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School of Education
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A CASE STUDY OF THE SELF-DIRECTED LEARNING OF WOMEN
ENTREPRENEURS IN THE FIRST FOUR YEARS OF BUSINESS OWNERSHIP

A Dissertation submitted in partial fulfillment of the requirements for the degree of Ph.D.
in Education at Virginia Commonwealth University.

by

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May 2009

Acknowledgement

When one embarks on the significant journey of doctoral study, there will be individuals who are important to the success of the endeavor. This has been very true of my experience as graduate student, mother, faculty member, daughter, sister, and friend.

To my children, Sarah, Victoria, and Brandon, I offer you my deepest love and gratitude for your patience and love. Your assistance in the reference checking process was invaluable. My mother and siblings have been unwavering in their encouragement. Thank you, Mom, for listening to all my stories, questions, and explanations about the dissertation process. Having your ear has meant everything to me.

To Bob, my most significant other, I cannot thank you enough for offering your shoulder during stressful times and your understanding when I disappeared to work. Just for being there, you win the encouragement award.

My faculty coworkers, whom I am proud to call my dearest friends, have been the cheerleading squad I have needed, every day, all the time. To my college's library staff, thank you for every research question answered and every resource need you helped to meet.

A dissertation is not completed without the commitment and hard work of a committee of dedicated educators. I am grateful to each of them for every suggestion that led to improving this study and the resulting document. My dissertation chairperson, Dr. Terry Carter, has been the model of dedication throughout the long process of finishing

this formidable task. She has motivated me through her significant investment of time, energy, and thoughtful critique every step of the way. I cannot possibly recount all that she has taught me.

The women who participated in this study have my sincerest gratitude for all of the time they also devoted to this project. As businesswomen with very hectic lives, they provided me with their most valuable resource, their time, as well as their invaluable insights. Without their willingness to share their stories, I would not have been able to complete this research. I have been blessed to meet them and will never forget what I learned from them.

Finally, I express thanks to my Dad who is no longer here to see me arrive at the end of this road. Throughout my life, he told me that I could do anything I put my mind to. I try to prove him right every chance I can. Because he always believed in me, I believe in myself.

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Abstract

In this qualitative case study, self-directed learning theory was used as the lens to explore experiences of nine women entrepreneurs during the first four years of business ownership as they sought to acquire skills necessary to run their businesses. Data were collected over six months through in-person 90-minute interviews and follow-up questions posed by telephone and email. Qualitative data software was used for coding and thematic analysis, resulting in five broad conclusions related to learning, with additional unanticipated findings.

Study participants engaged in a variety of self-directed learning activities, mostly through trial and error experimentation, and possessed varying motivations for learning. Educational level and reliance on past industry experience limited openness to new experiences and commitment to learning for some, particularly those with high school degrees or limited college experience. The majority of learning was pursued “just-in-time” as the need mandated when a challenge presented itself rather than in a pre-planned manner. Learning was heavily reliant on other people: most sought the advice of paid professionals, former co-workers, or friends and family. The use of a mentor for learning was identified by one participant, while three employed business coaches for professional guidance. Much of their learning was highly instrumental in nature, focused on here-and-

now problem solving related to managing employees, handling legal issues in establishing the business, and learning to market themselves.

While extremely self-confident in their abilities, most of the women struggled with issues of family and work-life balance, and several described guilt over neglecting one aspect of their lives for the other. Study conclusions emphasize the importance of knowing how to learn in the entrepreneurial context and suggest ways entrepreneurs can access knowledge and new experiences for learning, with implications for entrepreneurship programs, government agencies, and educators.

I. Introduction

This chapter lays the groundwork for understanding this research investigation of the self-directed learning of women entrepreneurs. The term “entrepreneur” refers to the person who has ownership in the business and is responsible for all management facets of a small business (Hisrich & Peters, 1995). The Small Business Act (1953) refers to a small business as one that is independently owned and operated and which is not dominant in its field of operation (Small Business Administration [SBA], 2009).

An overview of the study includes the background and rationale for researching this subject, the research questions and methodology, the researcher’s personal assumptions and own entrepreneurial interests, the context of the study, the participants, and the significance of the study. The broad areas of adult learning, self-directed learning, and entrepreneurial learning are discussed.

Entrepreneurship is a prominent feature of the American business landscape. The American economy is heavily reliant on the activities of small businesses in creating jobs, supplying corporations, and fueling the economy. Small businesses are important to the economy of nearly every country and are significant participants in the American system of production of goods and services (Buttner, 2001; Langowitz & Minniti, 2007). Over the past ten years, small firms have created 60 to 80% of all new jobs (SBA, 2008). According to the Small Business Administration (2008), small firms contribute half of the nonfarm gross domestic product.

Women are engaging in entrepreneurial endeavors at a growing rate; between 2000 and 2006, women's self-employment grew by 10.6 percent (SBA, 2008). Their economic contributions to the global economy cannot be ignored (Moore, 2004; SBA, 2008). Worldwide, between 25 and 30% of small businesses are women-owned (Moore, 2004). In 2002, 6.5 million nonfarm businesses in the United States were owned by women. Seventy percent of women-owned businesses are in the service sector. The service sector is divided into several classifications for women-owned firms: healthcare and social assistance, professional, scientific and technical services, and wholesale and retail trade (Center for Women's Business Research, 2007).

Business ownership by women is significant not only for the economy but is also important to women's economic well-being (Moore & Buttner, 1997). Many women around the world experience gender inequality in access to work and fair pay (Women in Progress, 2002). Self-employment is the most effective way for women to achieve economic justice (SBA, 2008; Women in Progress, 2002). Entrepreneurial success is most often the result of financial knowledge, prior experience in the specific business sector, and desire for independence (Moore & Buttner, 1997). Opportunities to gain relevant business knowledge are essential for women to successfully engage in their own enterprises. Therefore, the successful establishment of women-owned businesses is an important element for women's financial well-being, the economy of their local communities, and the American economy.

Statement of the Problem

The number of women participating in the labor force has increased dramatically in recent decades (Hayes & Flannery, 2000; Moore & Buttner, 1997). Women comprised nearly 47% of the U.S. labor force in 2007 (U.S. Department of Labor, 2007). Women have made gains in the workplace, achieving some managerial success and embarking on careers in occupations not generally considered traditional women's work, such as management, finance, science and technical fields (Hayes & Flannery, 2000; Moore & Buttner, 1997; SBA, 2009).

Corporate America, however, is experiencing a mass exodus of women who are opting instead to pursue entrepreneurial ventures (Center for Work-Life Policy, 2007; Fenwick & Hutton, 2000; Kephart & Schumacher, 2005; Moore & Buttner, 1997; Terjesen, 2005). This exodus has been attributed to pay inequities, the glass ceiling, expectations of more flexibility in achieving work-family balance, the desire to be her own boss, and the lure of interesting and challenging work (Fenwick & Hutton, 2000; Kephart & Schumacher, 2005; Moore & Buttner, 1997; Terjesen, 2005). From 1997-2002 the number of women-owned businesses grew almost 20% (SBA, 2008). Current estimates indicate that women own approximately 30% of the businesses in the U.S. (SBA, 2006). Terjesen (2005) asserts the migration of women from the corporate workforce into entrepreneurial work and its implications have received limited research attention.

Running a business can be a financially risky endeavor. Less than half of all new firms are still in business after four years (Headd, 2003). While over half of small

business failures are due to lack of adequate financing, the problem is compounded by inadequate management experience in 80% of cases (Fuller-Love, 2006). Learning by trial and error is a common method for entrepreneurs who lack sufficient knowledge and skill when starting their new businesses (Cope & Watts, 2000; Fenwick, 2003; Rae, 2000).

When beginning a new business venture, an entrepreneur may access a variety of resources. Financial assistance can be found through traditional sources such as family and friends, banks, private investors, or government agencies. Assistance for initiating a business start-up can include networking events, business expos, expert acquaintances, professionals such as accountants and attorneys, as well as many services that are geared specifically towards the needs of entrepreneurs. All of this assistance can provide the genesis and encouragement to enable a budding entrepreneur with a great business idea to launch her business (Cope, 2005). However, research indicates that many women are at a distinct disadvantage when it comes to accessing business financing and networking opportunities (Moore, 2004; Terjesen, 2005). Learning about the financial aspects of running a business and learning how to reach out to others are skills that many must acquire to become successful entrepreneurs.

Many women also may face unique challenges due to the interrupted nature of their careers (Terjesen, 2005). The demands of children and spouses, and other family issues may impede the acquisition of new skills and knowledge during employment. Given that 81% (5.4 million) of women-owned firms have no employees (Center for

Women's Business Research, 2007), women entrepreneurs may rely solely on learning gained through trial and error to run their businesses.

Women may access resources and assistance that are designed specifically for women entrepreneurs (Kephart & Schumacher, 2005; Weiler & Bernasek, 2001). Organizations such as the U.S. Women's Chamber of Commerce and the National Association of Women Business Owners (NAWBO) represent women's business issues to business and government organizations. Women entrepreneurs may also access local assistance programs, online networking opportunities and e-mentoring programs (Headlam-Wells, Craig, & Gosland, 2006). While state and federal governments offer set-asides and special programs for minority and women owned businesses, not all programs are equitably managed. In a 2008 letter to Congress, the U.S. Women's Chamber of Commerce wrote:

The U.S. Women's Chamber of Commerce delivers this report to Congress with a great sense of urgency. For more than a decade the federal government has not met the paltry five-percent goal for contracting with women-owned small businesses (WOSB). Even today, as women own nearly thirty percent of all firms in America, the federal government lags behind in doing business with women. Women lose between five and six billion dollars every year as the federal government fails to meet the low five percent mark. And the openly unsupportive attitude that is exhibited by the SBA only serves to continue a sad tradition of failure within the government contracting ranks (p. 1).

The nature of entrepreneurial learning remains elusive, and no definitive theory within the managerial literature has emerged to depict how women engage in learning that is largely self-directed (Gartner, 2001; Rae, 2005; Ravasi & Turati, 2003; Sullivan, 2000). According to Hayes and Flannery (2000), formal scholarship in the area of women's learning is also incomplete. Women's learning in higher education has been of

primary interest to many scholars, thus the learning of women in business contexts has received limited attention (Hayes & Flannery, 2000). Prior to the recent emergence of women entrepreneurs, the field of entrepreneurship research has primarily focused on men (Moore, 2004).

In the few studies that have explored the entrepreneurship of women entrepreneurs, perspectives have focused on their traits, their views of entrepreneurship, work-home conflicts, career selection, financial issues, and educational background (Buttner, 2001). Other studies have focused on women's business strategies related to finance, advertising, and networking. Increasingly, researchers have become interested in a learning perspective (Cope, 2005). While Guglielmino and Klatt (1994) investigated self-directed learning readiness of entrepreneurs, no research has examined the ways in which women entrepreneurs engage in self-directed learning.

Rationale for the Study

The purpose of this study is to describe the self-directed learning of women entrepreneurs who are developing their new businesses. Through sharing of personal learning stories, the research participants add to our understanding of ways in which entrepreneurs learn how to manage their businesses. Exploring the unique interpretations of both positive and negative experiences of these women entrepreneurs adds to the body of knowledge in self-directed learning research and the learning of women outside the contexts of formal educational institutions (Candy, 1991; Hayes & Flannery, 2000).

Overview of the Literature

One of Knowles' (1975) six assumptions about adult learners is that adults wish to be considered capable of self-direction. Self-direction is, according to Knowles, a basic competency that drives many adult learners. It is generally accepted that a large percentage of adults engage in self-directed learning efforts (Brookfield, 1985; Knowles, 1975; Tough, 1979). Tough found that adults do want help with their learning, however, and they desire to increase their competence in managing their own learning from beginning to end.

Self-directed learning is often necessary to help the individual manage the many changes in the workplace and in daily life (Tough, 1979). Personal and situational factors determine whether or not a person will behave autonomously in a learning situation. The individual must be committed to learning, possess some competence in the learning process, and have some confidence in herself as a learner (Candy, 1991; Merriam et al., 2007).

Some of the research on individual learning has detected a linear process by which self-directed learners begin and navigate a learning episode (Houle, 1961; Tough, 1979). Others have found the planning and implementation of self-planned efforts is a circuitous, emergent, and continuous process (Berger, 1990; Candy, 1991; Spear & Mocker, 1984). Spear and Mocker (1984) also found that the highly individualized learning process of self-directed learning is organized around the unique circumstances of each learner. It appears that self-directed learning covers a wide range of subjects and occurs in a multitude of settings (Candy, 1991; Tough, 1979).

Self-directed learning is highly applicable to the work of entrepreneurs. Research shows that professionals engage in self-directed learning projects in the workplace (Clardy, 2000; Danis & Tremblay, 1987; Kops, 1997), and studies of workplace learning through self-directed projects have increased in the past decade (Chuprina & Durr, 2006; Clardy, 2000; Johnson, 2006; Kops, 1997; Varlejs, 1999).

New business owners enter positions of responsibility often lacking a full complement of knowledge and skills necessary for their work (Cope, 2005; Dechant, 1990; McCall, Lombardo, & Morrison, 1988). Cope (2005) adds that entrepreneurial practice incorporates ongoing learning activities so that every interaction is a learning opportunity, from customer and employee contact to learning what works and what does not (Cope, 2005; Harrison & Leitch, 2005). Researchers have called for additional research in the area of entrepreneurial learning (Cope, 2005; Harrison et al., 2005; Morrison & Bergin-Seers, 2002; Rae & Carswell, 2000). What is the learning process for entrepreneurs? What formative experiences shape the learning process for entrepreneurs?

Research Questions

The guiding question for this research study was: **How do women entrepreneurs use self-directed learning to acquire the necessary skills to operate their businesses?** Secondary questions investigated the nature of the self-directed learning they undertook to accomplish their goals:

1. What do women entrepreneurs learn through their self-directed learning efforts?

2. What factors and/or events trigger the women entrepreneur to purposefully engage in a self-directed learning effort?
3. What learning strategies do women use to pursue their self-directed learning efforts?
4. How do women entrepreneurs assess the quality and effectiveness of their efforts to learn new business skills?

Significance of the Study

This study adds to the growing body of literature related to entrepreneurial learning and the literature on self-directed learning. Previous research investigations of entrepreneurial activities have sought to identify the learning strategies by which entrepreneurs gain from their experiences, but none have done so through a learning theory lens. While self-directed learning has been a focus of study for nearly fifty years, much remains to be learned about how self-directed learning occurs for entrepreneurs in a variety of business settings. This study contributes to knowledge about self-directed learning by women entrepreneurs.

Design and Methods

This investigation sought the stories of women entrepreneurs who had been in business less than four years, a key time period for new business viability. The research question and methodology reside in the interpretive paradigm. As an interpretive research project, this study gathered data through personal narratives from the participants (Creswell, 1998; Rubin & Rubin, 1995).

The case study approach is achieving increased acceptance in entrepreneurial and small business research (Perren & Ram, 2004). A case study is appropriate when investigating a phenomenon within a bounded system. Yin (2003) identifies the case study as the preferred method when the context and phenomenon are nearly indistinguishable from one another. The study of entrepreneurial self-directed learning within a small business setting possesses all of these characteristics.

Nine research participants were recruited to participate in the study. One in-depth, 90-minute interview was conducted to effectively gain the point of view of each research participant. A digital voice recorder was used to accurately capture each interview (Patton, 2002), which was transcribed verbatim. Follow-up questions were asked by telephone or email correspondence. Each participant reviewed the emerging themes from her interview data for accuracy.

Initial data analysis was completed manually first to gain a sense of the data. Manual analysis initially took the form of margin notes to log first impressions of significant statements and emerging themes. Subsequently, Atlas-ti computer software designed for qualitative research was used to help manage the large amount of data.

Summary

This study explored how women who were new business owners to acquired necessary business skills and knowledge through self-directed learning efforts. Previous research of small business owners has found that entrepreneurs learn from experience, by “doing,” through association with networks, and with support from others (Cope, 2005; Floren & Tell, 2004; Rae & Carswell, 2000; Sullivan, 2000; Taylor & Thorpe, 2004), yet

the nature of entrepreneurs' self-directed learning has yet to be fully explicated. This study helps to advance the inquiry into self-directed learning among entrepreneurs.

Of particular interest to this study were the triggers for engaging in self-directed learning activities, the learning strategies employed, and the assessment of learning mechanisms used by women entrepreneurs as they acquired the skills necessary to run their new businesses. Women entrepreneurs who are in the early years of their business enterprises often struggle to draw on outside resources such as special financing, networking opportunities, or formal training programs, which may constrain long-term viability or growth of the business. The learning they pursue on their own could be the most significant contribution to the ongoing success of their enterprise. This study contributes to understanding the nature of this learning by women entrepreneurs.

II. Review of the Literature

The purpose of this chapter is to explore theories, practice, and research in self-directed and entrepreneurial learning. The first literature stream looks at self-directed learning, the study of which has taken place during the last fifty years (Brookfield, 1985; Candy, 1991; Garrison, 1997; Houle, 1961; Knowles, 1975; Spear & Mocker, 1984; Tough, 1979). Self-directed learning has been examined primarily within the adult education context.

The second section of this literature review examines literature on managerial learning based on work of scholars in management development and its potential connection to the development of entrepreneurial skill. This review examines studies of executive learning and the nature of managerial learning through job assignments (Dechant, 1990; McCall, Lombardo, & Morrison, 1988; Mumford, 1993, 1997). As a subset of managerial learning, entrepreneurial learning is explored through a number of research studies conducted around the world (Cope, 2005; Fenwick, 2003; Man, 2006; Rae, 2000, 2004, 2005; Rae & Carswell, 2000; Warren, 2004).

Databases and Search Strategies Used

In initial database searches, I located books on management development, adult learning, and self-directed learning through the Virginia Commonwealth University library website. Other adult learning literature, including published papers and journal articles, were located by searching the ERIC and PsychInfo databases. Search terms

employed included “adult learning” and “learning,” often combined with a specific author’s name.

The self-directed learning literature is extensive. I searched these databases: ABI/Inform, InfoTrac, Educational Resources Index Clearinghouse (ERIC), Conference Proceedings, PsycInfo, and Dissertation Abstracts International (DAI). Because of the varied nature of the terminology used by self-directed learning researchers, I used a wide variety of search terms: “self-directed learning,” “self-direction in learning,” “self-planned learning,” “learning projects,” “independent learner,” “self-guided learning,” “self-managed learning,” “self-regulated learning,” “self-taught,” “learning goals,” “learning projects,” “self-direction,” “self-teaching,” and “self-directed.” I limited the results by pairing these terms with other terms, such as “manager,” “executive,” “women entrepreneurs,” “entrepreneur,” “small business,” or “workplace.”

I sought articles and research studies in the area of managerial and entrepreneurial learning. These searches were conducted in the ABI/Inform and JSTOR databases and InfoTrac because of the many business and management articles stored there. I also conducted searches in Educational Resources Index Clearinghouse (ERIC) and Dissertation Abstracts International (DAI) databases. I used the keywords, “entrepreneur,” “business owner,” “owner-manager,” “entrepreneurial learning,” “entrepreneurial development,” “managerial learning,” “management development,” “executive development,” “managerial experience,” and “workplace learning.” To reduce the results to a more manageable and more cohesive set, these terms were paired with

terms related to “self-direction,” such as those indicated above. In all, more than 10 databases were searched and more than 700 articles and dissertations were reviewed.

Early Years of Adult Learning Theory

Much of what we know about learning, and that which has driven our educational system, is based upon the theoretical foundations of learning by children (Garrison & Archer, 2000; Houle, 1984). However, some scholars have consistently asserted that adults are driven by concrete motivations and a variety of reasons to learn in an intentional manner, making the nature of adult learning different from that of children (Garrison & Archer, 2000; Houle, 1984).

Throughout the past century, as adult learning has emerged as a separate field of inquiry (Houle, 1984; Knowles et al., 1998; Lindemann, 1926), new definitions have shaped the meaning of adult learning and, by extension, the delivery of adult education programs. Knowles and his colleagues (1998) define adult learning “as the process of adults gaining knowledge and expertise” (p. 124). The authors expand upon their definition by identifying a rather comprehensive list of elements that exemplify the nature of *adult* learning. This list includes the following components: change, fulfilling a need, natural growth, fulfillment of potential, personal involvement, self-initiated, control, shaping, learner-evaluated, development of competency, and independent learning. These terms aid us in differentiating between learning in childhood and the learning associated with adulthood.

What has become clear from the literature in adult learning is that all adults, both young and old, have an enduring potential for intellectual growth and development

(Merriam et al., 2007). Since adult education became a field of study in the 1920s, knowledge about adult learning has developed through models, theories, and principles proposed and tested from varying points of view.

Initially, the field of adult learning began with assertions of similarity between the learning of children and adults. Edward Thorndike and his co-researchers (Thorndike, Bregman, Tilton, & Woodyard, 1928) made significant contributions to the adult education movement in its infancy. One notable finding of Thorndike's work was confirmation of the ability of adults to learn. The results of many skill-based, dexterity, and mental aptitude tests conducted by Thorndike and others led them to conclude:

Nobody under forty-five should restrain himself from trying to learn anything because of a belief or fear that he is too old to be able to learn it. Nor should he use that fear as an excuse for not learning that which he ought to learn. If he fails in learning it, inability due directly to age will very rarely, if ever, be the reason. The reason will commonly be one or more of these: He lacks and always has lacked the capacity learn that particular thing. His desire to learn it is not strong enough to cause him to give proper attention to it. The ways and means which he adopts are inadequate, and would have been so at any age, to teach him that thing. He has habits or ideas or other tendencies which interfere with the new acquisition, and which he is unable or unwilling to alter (Thorndike et al., 1928, p. 177).

The researchers in these early adult learning studies found that ability, desire, energy, and time are essential to adult learning (Thorndike et al., 1928). They also observed the heightened interest of the adult learner based upon motivators such as a promotion at work, social advantage, or a greater self-esteem.

During this same early period in the adult education movement, Eduard Lindeman (1926) spoke to the deep meanings that learning provides to adults. Regardless of

philosophy or content, Lindeman asserted that education is an integral and interactive component of living. This concept is the foundation of adult education today.

Lindeman (1926) eschewed the notion that education is preparation for an unknown future, comprised of experts delivering subject knowledge. Education instead is part of life and applies to the whole person, not just the vocational pursuits of the individual. Lindeman believed learning is borne of experience: the situation, not the subject, places learning into everyday life. Knowledge and content are less abstract because they are grounded in the circumstances that adults encounter each day. “The resource of highest value in adult education is the learner’s experience” (p. 6). Meaning is gleaned from experience rather than from others.

Knowles’ (1970) assumptions align well with the description of education by Lindeman (1926). They acknowledge the significance of the experiences adults bring to a learning situation. Both recognize experience as the starting point for learning. “Knowles made explicit what Lindeman may have implied regarding readiness to learn. Adults are ready to learn when there is something happening in their lives that surfaces a need to learn” (Tinelli, 2000, p. 41).

Malcolm Knowles (1970) set forth a model of adult learning called andragogy. This model maintains six assumptions about learning by adults. First, adults need to know why specific content must be learned. They also desire to be considered capable of self-direction. Adults bring with them experiences which provide a rich foundation for learning. Adult learners become ready to learn when circumstances create immediacy for knowing. Adults are oriented to learning through the application of learning to real, or

task-based, problems. Finally, adults seek learning more for reasons of personal satisfaction and growth rather than extrinsic factors such as money and promotions.

Houle (1984) asserted that the desires to improve oneself and to know and understand new things are common among all normal people. Because this apparently permanent circumstance of lifelong inquiry governs adult life, the implication is “that learning is woven into the fabric of experience as it occurs minute by minute throughout life” (p. 223). There is great variation, however, in the way adults react to the desire to learn. Adults also exert varying levels of control over their learning activities.

Adult education practitioners, theorists, and researchers believe that when adult learners set their own learning goals learning outcomes improve (Houle, 1984; Knowles, 1970; Knowles et al., 1998). What remains a source of controversy is the degree of control that learners desire. Knowles and his colleagues detect a contradiction between the ideal of learner control in adult education models and the very real limits that adults experience in trying to control the process of their learning. Readiness to engage in self-directed learning is a significant factor in an adult learner’s success (Confessore & Confessore, 1992; Guglielmino, 1977).

What is clear from the adult learning literature is adults do not cease learning when they leave formal education institutions. What typically changes for adults after leaving formal education is how their learning is orchestrated (Houle, 1984). Tough (1979) asks us to imagine what society would be like if all learning endeavors stopped. “It is hard to imagine that one could serve usefully in certain occupations without frequent efforts to learn” (Tough, 1979, p. 32).

The Nature of Self-directed Learning

Even though credit for recognizing the value and universality of self-directed learning is given to Houle (1961), prior to formal education in schools, self-education was the only way for people to manage the daily events and problems they experienced (Brockett & Hiemstra, 1991; Candy, 1991; Houle, 1961). Nonetheless, the topic of self-directed learning has captured attention of adult learning researchers more than any other adult learning subject (Brockett & Hiemstra, 1991; Candy, 1991; Garrison, 1997; Hiemstra, 2000; Merriam et al., 2007; Spear & Mocker, 1984; Tough, 1979). It was not until the 1970s, however, that the study of self-directed learning began in earnest. Today, research and theory-building in the area of self-directed learning continues to draw considerable interest (Merriam et al., 2007). Because self-directed learning is a multifaceted concept, its study has taken on many lines of inquiry.

Self-directed Learning in the 1960s and 1970s

In the 1960s, Cyril Houle broke new ground as he initiated one of the first qualitative studies of adult learning. He also adjusted the focus of the field of adult education from emphasis on the teacher to an exploration of activities undertaken by the learner. No such study had been attempted before (Houle, 1961).

To understand continuing education trends, Houle (1961) believed investigators must first try to appreciate the actions of the most active participants in ongoing learning efforts. He found that the path from the recognition of a learning need to its ultimate fulfillment through a formal program or a non-formal activity is neither simple nor linear (Confessore & Confessore, 1992).

In his study of inquiring minds, Houle (1961) conducted interviews of 22 individuals who were highly involved in learning activities. He reported similarities in the learning process and the perceived value of learning in all 22 cases. Each continuing education participant also stated clear learning goals. Houle's (1961; 1984) identification of three types of learners was based on learners' perceptions of their reasons for continuous learning.

The first learner type in Houle's (1961) typology was goal-oriented. Goal-orientation led the learner to seek to accomplish specific aims when faced with a need, interest, or practical problem. Houle (1984) understood that in Western society, education has most value when it is of some practical use to a person or society at large. This type of learner pursued new knowledge and skill when a need or interest was perceived. Thus, the learning tended to be episodic rather than occurring as a constant flow of experiences. The resources utilized for goal-oriented learning varied as the learner availed herself of a variety of institutional contexts and other materials, such as books (Houle, 1961).

The second learner category Houle (1961) termed activity-oriented. These learners found meaning in the pursuit of new knowledge or skill without a direct connection to specific content or a stated reason for the activity. Activity-oriented learners pursued learning activities out of loneliness or in the search for a mate. Some sought to escape personal problems such as a troubled relationship or other unhappy circumstance. In this learner category, he also found men and women who sought college credits, hoping to accrue enough over time to earn a diploma. While this last group seems goal-oriented, the learning in the credit course was not sought for its own value but for

what it might bring in the future. Overall, this group was composed of joiners of groups and class-takers.

Third, Houle (1961) identified a learning-oriented learner who sought knowledge for its own sake. Most of the learning-oriented learners began in childhood as enthusiastic readers. It was the desire to know that drove this type of learner. Joining organizations and enrolling in classes were for their intrinsic educational value, for fun, in anticipation of a benefit that might accrue, or for the value of learning itself (Houle, 1961).

Houle (1961) found that learners did not necessarily belong to one of these three groups exclusively, but that there was some overlap; each was distinct in its own definition, however. In her study of college students, Barron (1999) was able to successfully classify learners according to Houle's typology.

Houle (1961, 1980, 1984) found that independent, self-directed learning was the chief mode of learning for most individuals, noting that learning over a lifetime is essential to maintaining competence in a profession. Houle viewed the learner and his or her learning needs as a complicated network of motivation and interests (Confessore & Confessore, 1992). He believed that a passion for learning is necessary to prompt adults to continue the professional learning required after formal education ceases (Houle, 1980). Houle's work is important because of the foundation it provided for adult learning inquiry in self-directed learning.

Building on the work of Houle (1961), Tough (1979) developed the first complete description of self-directed learning in terms of the learning project (Merriam, 2001). Similar to Houle, Tough's overarching interest in learning was a concern for the "how"

of learning as well as “what” and “why.” His research led him to discover the kinds of assistance adults seek in their learning activities (Knowles et al., 1998).

Tough (1979) began his investigation of adult learning projects with his dissertation research, defining a learning project as an episode of at least seven hours’ duration undertaken for the express purpose of improving a skill or increasing specific knowledge. Tough developed a protocol for semi-structured interviews that has been used and adapted for numerous subsequent studies in self-directed learning (Confessore & Confessore, 1992; Tough, 1979). Unlike other researchers and practitioners interested in self-directed learning, Tough preferred the term “self-planned” learning to describe the broad array of learning resources used by learners which included the instructor as well as the classroom. Tough’s definition of self-planned learning revolved around the learning project. However, this apparently limited focus belies the nature and variety of learning that Tough discovered during his research. His work marks a conceptual shift from self-teaching to self-planning that has enabled adult educators to understand more fully the self-directed learner’s activities (Confessore & Confessore, 1992).

Through interviews with many individuals, Tough (1979) found that self-planned learning is deliberate, focused, and occurs for many reasons and within a variety of frameworks. For instance, he found that learners used multiple resources working independently or participating in groups, private lessons, or courses. Most selected a person or thing (book, course, or video, for example) as the initial or comprehensive guide for the project. In more than two-thirds of the learning projects Tough studied, the learner was her own primary planner. In his 1966 study of forty learners, Tough found

that each had accessed as many as 10 or 11 individuals in pursuing their learning efforts, including “intimates, librarians, sales people, fellow learners, acquaintances who were not experts... subject matter experts because of a personal relationship, experts approached on a business or professional basis” (Tough, 1966, p. 35).

While Houle (1961) found individuals learning for the love of it, Tough (1979) found the love of learning itself was seldom sufficient for embarking on a learning project. Generally, learners worked on learning projects to prepare for a job or to keep up with the skills required at the present time. The desired knowledge or skill tended to be somewhat unique or had to be acquired immediately. Tough’s investigations revealed that individuals have strong motivation to learn through their own self-guided projects, spending as much as 700 hours per year in self-guided pursuits. Tough’s work provides us with a model of the adult learning experience through self-planned learning projects, asserting that self-planned learning produces significant outcomes.

After committing to a learning project and selecting a learning guide, the learner initiated the learning episode. The success of each learning event was dependent upon factors related to both the learner as a competent decision-maker and his or her environment. The quality and availability of resources the learner used was another critical element in Tough’s findings, as was the learner’s ability to employ resources to their fullest (Tough, 1979). While Tough identified the issue of quality as an aspect of self-directed projects, no methods for evaluating the process, the planner, or the resultant learning were offered. Both Brookfield (1985) and Caffarella (2000) have acknowledged

this gap in self-directed learning research, while Long (1994) noted more recent self-directed learning research has tentatively addressed quality issues.

Through exploratory and confirmatory interviews, Tough (1979) developed a list of 13 steps, some of which have substeps, that a learner takes in planning a learning project. These steps can be incorporated within four broad categories: (a) the learner oversees the entire process, (b) the learner regularly reflects on his or her progress, (c) the learner plans the next step in the learning process, and (d) the learner assesses the success of choices made (Tough, 1979). Hood (1975), in a study of occupation-related self-learning, found that technical matters such as locating and evaluating resources accounted for over half of adults' self-directed learning efforts. Self-planned learning was selected by Hood's participants because of the immediate need to acquire knowledge needed in their jobs.

Tough's (1979) work has not escaped the eyes of critics. Initially, adult education professionals felt that "expert" direction was essential to learning, however, the strong framework of Tough's research garnered him great support in his field. It has been suggested that Tough's interview protocol led his research down a wrong path (Confessore & Confessore, 1992). Based on learner recall of past learning, research results implied a learning process that was more intentional and linear than perhaps it truly was (Berger, 1990; Confessore & Confessore, 1992; Spear & Mocker, 1984).

As Tough (1979) was studying the nature of self-planned learning projects, Knowles (1975) was beginning to expound upon principles of adult learning that would years later cause him to become known as the "father of adult learning." Knowles defined

self-directed learning as a process initiated by the learner through which he or she identifies a learning need, sets learning goals, locates resources, implements learning strategies, and evaluates the learning outcome.

Knowles (1975) found convincing support for the notion that self-initiated learning produces better learning, asserting that everything we do must be treated as a learning experience. Self-directed learning reflects growing independence away from control of teachers and toward learner assumption of responsibility. He provided a self-assessment checklist of competencies required for self-directed learning.

Knowles (1975) discovered that many non-traditional programs in secondary and post-secondary schools cause students great anxiety because students are not always prepared to be self-directed learners. His work focused on the educational climate conducive to self-directed learning by providing numerous resources and checklists for teachers and learners to assess and prepare for self-directed learning events. To enable students to become more self-directed, Knowles proposed the use of a learning contract. Learning contracts identify learning objectives, activities to help achieve objectives, and expected outcomes. Students are permitted to identify their desired learning outcomes by contracting for a specific grade. Knowles found that motivation increased dramatically in college courses utilizing learning contracts.

It is apparent from the learning resources Knowles provided that he was focused on the adult educator's role in successfully guiding classroom students in becoming self-directed. Knowles' core assumptions about the adult learner continue to guide the adult educator today (Knowles et al., 1998).

In 1977, Guglielmino developed the first measurement scale related to self-directed learning, the Self-Directed Learning Readiness Scale (SDLRS). She asserts that it is the most widely used quantitative measure of readiness for self-direction today (Guglielmino, Long, & Hiemstra, 2004). Guglielmino developed the scale using the expertise of self-directed learning practitioners in a Delphi survey to develop a 58-question Likert scale that measured learner perceptions of self-directed learning attributes. The results of the SDLRS indicate characteristics such as openness to learning, initiative, independence in learning, perception of responsibility for one's own learning, future orientation, and love of learning are key qualities of the self-directed learner.

The first two decades of self-directed learning research yielded significant findings about the independent learning activities of adults. Research confirmed that adults consistently engage in self-directed learning projects for the purposes of personal enjoyment and increasing skills and knowledge. During this time, the first instrument to measure characteristics related to self-directed learning was developed (Guglielmino, 1977), prompting numerous studies for many years after to explore learner characteristics related to self-direction.

Self-directed Learning in the 1980s

During the 1980s, researchers built upon the learning project research of the preceding decades (Tough, 1966, 1979), learning contracts, and the Self-directed Learning Readiness Scale (Guglielmino, 1977), and expanded the self-directed learning research agenda into areas that included personality types (Johnson, 1988) and distance education (Garrison, 1987). The learning project was investigated within the medical

community (Fox & West, 1984; Richards, 1986), among community college students (Sheckley, 1985), high school students (Nelson, 1981), and those without a high school education (Spear & Mocker, 1984). Knowles' (1975) conceptualization of the learning contract for adult learners was the focus in studies of adult learners as well as formal higher education settings (Caffarella, 1983; Caffarella & Caffarella, 1986; Kasworm, 1983).

Spear and Mocker (1984) managed to broaden conceptions of self-directed learning when they studied 78 self-directed learners who had less than a high school education. They hoped to extend Tough's (1979) research on learning projects among those who had not pursued advanced education. The study concentrated on the types of resources learners chose, how they located them, and why these resources were selected. The researchers defined self-directed learning as a learner-controlled process that occurs in settings that are not traditionally educational. Spear and Mocker found that the essential element was the availability of opportunities located within the learner's immediate environment. Chance occurrences aided learners in carrying out their learning episodes. The learning model also incorporated existing knowledge as a key determinant in what was learned.

Because the analyses of their qualitative data did not reveal an organized process, Spear and Mocker (1984) asked more questions about the sequence of events in a learning project. They were interested in determining how self-directed learners pursue learning if they do not know the whole story of what is to be learned. They wanted to discover how learners begin a learning pursuit when there is no plan. Tough's (1979)

participant descriptions created an impression that the self-directed learning process was a linear one; however, as some (Berger, 1990; Confessore & Confessore, 1992) have observed, the linearity may well be derived from the learner's reconstruction of the learning path.

Spear and Mocker's (1984) new focus on process led to the notion of the *organizing circumstance*, discovering that most learners used a single resource that was readily available to them in the immediate environment. If a book were selected as the tool for learning, it was either in the learner's possession already or was borrowed from someone nearby, although it may not have been the best resource for the project. The organizing circumstance thus postulates that self-directed learners engage in projects which are structured primarily by the limited choices in their immediate environment. Danis and Tremblay (1985) continued this research on the organizing circumstance, finding that learners often seized opportunities in the environment to aid in their learning including unplanned resources or resources that came to them by chance.

The route taken by the self-directed learner can be strongly influenced by a number of factors, as Spear and Mocker (1984) noted. First, the location and the circumstances of the learning may necessitate a certain order. The learner may be guided by a set of interests and needs that influence the learning path. Additionally, the learner's mental schema, made up of past experience and general understanding of the content area, can influence how learning is pursued. Candy (1991) offered support for the idea of an organizing circumstance when he stated, "in view of the way self-directed learning

activities often unfold, an approach that emphasizes and allows for the ebb and flow of circumstances would seem preferable to one that presumes a simple linearity” (p. 255).

Spear and Mocker (1984) identified three essential elements that defined the learning process: (a) the learner’s expectations, (b) the learner’s skills and knowledge, and (c) the resources found in the environment. Given that each learner created a unique learning environment, self-directed learning results were highly varied. Thus, Spear & Mocker drew several inferences about self-directed learning concluding that: (a) a change in personal circumstances is the trigger for self-directed learning, (b) the new circumstance provides limited learning options to the learner, (c) the circumstances dictate most of the learning conditions, and (d) the circumstances facilitate the movement from one learning episode to subsequent ones.

Later, Spear (1988) conducted a study of five matched pairs of training professionals who were self-directed learners pursuing similar efforts. While his study did not refute the essence of the organizing circumstance that he and Mocker (1984) found earlier, he did conclude that self-directed learning is a product of part chance and part intent. Spear found three main elements for analysis that extended the work he and Mocker had completed: knowledge, action, and environment. Thus, not only the environment, but also prior and acquired knowledge as well as learner behavior were found to be elemental to the self-directed learning process.

Stephen Brookfield (1985) pushed against the boundaries that encompassed contemporary views of self-directed learners, offering valuable insight into the focus of

previous years of self-directed learning research. Brookfield (1985) argued first with the generally accepted definition of self-directed learning as expressed by Knowles (1975).

While some degree of direction and purpose is a necessary condition for any kind of education, it is possible for adults to embark on an intellectual quest with no closely specified, fixed, or terminal point in mind. Indeed, many adults engaged in purposeful learning do not specify the skills or knowledge that they are attempting to acquire (Brookfield, 1985, p. 10).

To Brookfield (1985), self-directed learning had less to do with managing learning episodes and more to do with changing awareness, advocating that reflection be tied to the learning process. Brookfield challenged the conceptualization of self-directed learning as the process of the learner designing an effective instructional event, without having to challenge the norms, values and assumptions that guide her objectives. To Brookfield, self-directed learning occurs only after the adult has evaluated all possible actions and guiding frameworks.

Brookfield (1985, 1988) also offered suggestions for future research of self-directed learning. He called for more variety in participant selection, asserting that research had focused too heavily upon white, middle-class learners. This assertion was challenged by others who stated that hard-to-reach, non-white, and non-middle-class learners had received attention (Hiemstra, 1994). He also questioned the strict adherence to Tough's (1966) interview protocol. Brookfield believed it was crucial to ascertain how well a learner's judgment of learning quality matched quality measured by an outside

standard. Additionally, he noted that early self-directed learning research made no value judgments about learning activities, but instead treated all learning efforts as though they were all equally valuable to the learner.

Christensen (1986) explored the many nonhuman resources learners accessed in their personal Christian education, identifying the characteristic of spontaneity in many of his study participants who were white, middle-class, and of both genders. None seemed to engage in any long-range planning in their learning efforts. For some, planning and doing occurred simultaneously.

The classroom use of learning contracts to promote self-direction in adult learners was also investigated during this decade. Studies of graduate students found that learning contracts helped students become effective self-directed learners (Caffarella, 1983; Kasworm, 1983). In their research of the impact of learning contracts, Caffarella and Caffarella (1986) found that learning contracts did not enhance self-directed learning readiness, but confirmed that learning contracts helped develop skills in accepting responsibility for learning and in identifying learning needs.

Guglielmino's (1977) Self-directed Learning Readiness Scale (SDLRS) became the center of a number of studies in the 1980's with a wide variety of populations, including older adults (Brockett, 1983; Diaz, 1988), farmers (Bayha, 1983), younger students (Eisenman, 1988; Taylor, 1995), nursing students (Box, 1982; Murray, 1987; Palumbo, 1989), and nurses (Middlemiss, 1987; Pearson, 1989). The self-directed learning readiness of learners was evaluated in several workplace settings, including

utility firms (Guglielmino, Guglielmino, & Long, 1987), manufacturing firms (Ravid, 1986), and the telecommunications industry (Roberts, 1986).

Concerns about the construct validity of the SDLRS were raised by Field (1989) who criticized the manner in which the instrument was developed. However, the Self-Directed Learning Readiness Scale has been validated through intensive use in a variety of settings (Long & Agyekum, 1983; Long, 1987). Studies have documented a positive relationship between workplace success and self-directed learning readiness (Guglielmino, Long, & Hiemstra, 2004; Roberts, 1986).

In her study of self-directed learning, Oddi (1984) departed from the traditional notion of self-directed learning as a mode of self-instruction. Rather, she attempted to broaden the conceptualizations away from self-direction as a mode of planning to include self-directed learning as a personality construct. Oddi asserted:

[I]t is time to test the general assumption that one cannot be a self-directed learner without having a prior skill in articulating goals, planning strategies, identifying and using resources, and evaluating outcomes in a manner resembling the classroom model (p. 176).

Recognizing that it is difficult to quantify the link between personality dimensions and self-directed learning, Oddi (1984) developed a theoretical framework to test personality characteristics of learners who consistently exhibited initiative and persistence in learning. The Oddi Continuing Learning Inventory (OCLI) offers an alternative to the SDLRS in identifying self-directed learning readiness. It contains 24 Likert scale items and identifies three personality dimensions that Oddi deemed essential

to self-directed learners: (a) proactive drive, in which the learner initiates and persists in learning even without outside reinforcement; (b) cognitive openness, in which the learner is open to new ideas and opportunities, adapts to change and tolerates ambiguity; and (c) commitment to learning, in which the learner enjoys learning for its own sake.

While concerns about the instrument have been raised (Six, 1989; Landers, 1989), scholars in the field are not ready to dismiss the OCLI as a valid measure of self-direction (Brockett & Heimstra, 1991; Harvey, Rothman, & Frecker, 2006), believing that Oddi's (1984) work has further clarified the meaning of self-directed learning. Guglielmino's SDLRS (1977) and Oddi's OCLI instruments expanded the possibilities for research conducted in self-direction in learning during the 1980s and 1990s (Fitzgerald, 2003; Landers, 1989).

During this decade, scholars expanded the research agenda by investigating learning in distance education (Garrison, 1987; Moore, 1989) and adult and higher education settings (Caffarella, 1983; Kasworm, 1983). Several scholars identified the need for a renewed focus upon the learner, moving away from the concepts of the learning project and learning contracts toward a new focus upon learning processes carried out by the learner as the initiator of self-directed learning (Brookfield, 1988; Candy, 1988; Gibbons et al., 1980; Zemke, 1982). Researchers continued the study of self-directed learning using Guglielmino's (1977) SDLRS and Oddi's (1984) OCLI to measure self-directedness in a variety of settings.

Self-directed learning in the 1990s

Some scholars believe that early studies, based on Tough's (1979) learning projects research methodology, constrained efforts to produce new questions and utilize other research methods (Long, 1996). A revitalized research agenda in the 1990s focused on studies that challenged aspects of Tough's original work and also included studies that explored workplace self-directed learning (Confessore & Kops, 1998; Foucher & Brezot, 1997; Guglielmino & Murdick, 1997; Kops, 1997; Landriault & Gosselin, 1997; Straka, 1997; Varlejs, 1999), higher education settings (Hiemstra, 1994; Wilcox, 1996), older adults (Jones, 1993), and distance education (Berge, 1999). The measurement of self-directed learning using the Self-directed Learning Readiness Scale remained a research focus (Durr, 1996; Owen, 1999). Research in the 1990s also focused more deeply on the learning processes exhibited by learners and asked such questions as: (a) Who manages the learning effort? (b) Who monitors and assesses its effectiveness? and (c) From where does the motivation come to pursue self-directed learning? (Brockett & Hiemstra, 1991; Caffarella & O'Donnell, 1991; Candy, 1991; Garrison, 1992, 1997; Long, 1994).

Using Spear's (1988) model, Berger (1990) studied twenty male, high school educated self-directed learners. Her participants participated in a variety of personal learning projects, and only a few of them were related to their jobs. She found no preplanning, some goal-setting, and a lack of linearity to the learning process. The learners most often began a project to acquire a skill, such as decoy carving or weapon handling, and the learning project evolved as events or circumstances directed its course. Study participants took advantage of available resources, which were most often people

and print materials. The learners' use of people as resources included modeling behaviors in competitive events and imitating the work of others, such as in building projects. The learners assessed the quality of their learning by internal criteria such as personal standards and the sense of accomplishment, as well as external criteria such as competitive performance or feedback from others. While Berger (1990) did apply Spear's (1988) model to each case description, she found that the model did not adequately address the learner's actions after he made a mistake or encountered failure. Berger's participants found errors and failures to be catalysts for further attempts to work on problems and re-evaluate results.

Confessore and Barron (1997) explored the learning of baby boomers by investigating the number of learning projects attempted and comparing them to other age groups. Those under thirty years old reported an average of 2.4 more projects than those over 49. Barron and Confessore suggested a longitudinal study of at least ten years to determine if learning orientation is a product of age or life-stage. It has been observed, for example, that as individuals age their learning goals are less occupationally oriented and geared more toward general knowledge.

Noting that much self-directed learning research had focused on continuing education, Caffarella and O'Donnell (1991) sought to learn how adult learners assessed the quality of their work-related, self-directed learning. While no specific criteria for assessing the quality of self-directed learning emerged from the study, the researchers found some consistent themes among the respondents: (a) the learner was primary judge of quality, though external judgments were important; (b) quality judgments evolve over

time; (c) quality was judged based on product and process; and (d) judgments of quality were imprecise. In addition to self-assessment processes of the quality of the learning effort, other researchers were intent upon exploring the mental processes involved in self-directed learning.

Long (1997) describes the level of mental processing that makes self-directed learning unique from more passive learning, hypothesizing that self-directed learners engage in deeper mental processing. In this deeper processing, the learner must personally alter new information before it is incorporated into existing meaning structures. Long's concept of this active meaning-making process is congruent with the constructivist stance of Candy (1991), Brookfield (1985), and Garrison (1992, 1997) in their attempts to add to our understanding of the nature of self-directed learning.

Long's (1996) alternative perspective of self-directed learning is evident in the way he defines it:

Self-directed learning is a cognitive process that is dependent on meta-cognitive behavior, such as attending, focusing, questioning, comparing, contrasting, etc. that are personally controlled or managed by the learners with little or no external supervision by a powerful other (p. 12).

General agreement exists that psychological learning processes, such as intention, attention, psychic energy, strategy, and level of processing are involved in self-directed learning (Candy, 1991; Garrison, 1997; Long, 1992, 1997). Long asserts that self-directed learners are more highly aware of their learning aims and are more likely to exhibit focused attention on learning activities. All learning requires high levels of energy, but

self-directed learning requires concentration, analysis, and synthesis, which are all processes that tax memory and energy. The self-directed learner also must monitor and seek internal feedback, while an other-directed learner may passively await performance feedback (Long, 1992, 1997).

Candy (1991) provided a comprehensive survey and analysis of the self-directed learning literature as well as suggestions regarding future research topics and methodologies. One particular conception of self-directed learning identified by Candy (1991) is autodidaxy, a term used to connote self-instruction that occurs specifically outside of the formal education system. Along a self-directed learning continuum, autodidaxy falls at the far end away from formal teacher-facilitated learning. Candy referred to it as a “fluid, organic, and unpredictable process of self-teaching” (p. 167). Tremblay (1991) also elected to focus on this specific form of self-directed learning in order to overcome the conceptual wavering about the degree of learner independence in self-directed learning.

Candy (1991) wrote that constructivism can be used to view the person, the knowledge, and the learning found in the self-directed learner’s activities, believing that knowledge is not taught but constructed by learners to include both content and the learning context. Simons (2000) agrees that the constructivist nature of self-directed learning requires a deep level of mental processing and interaction with alternate ideas.

During previous decades of self-directed learning research, a comprehensive model of self-directed learning eluded researchers primarily because so much research focused on various facets of the learning project. Brockett and Hiemstra (1991) expressed

concern about the lack of focus on personality variables such as self-concept, responsibility, and creativity, and proposed the Personal Responsibility Model of self-directed learning in an attempt to bridge this apparent gap. The model incorporates the learner's capability for self-direction, the context of the learning, and responsibility for learning. The key element in this model is responsibility since Brockett and Hiemstra assert that most adults prefer to assume responsibility for their learning when given the opportunity and appropriate support.

Like Knowles (1975), much of Brockett and Hiemstra's (1991) work centered on the facilitation of self-direction in the classroom. To them, self-directed learning was both an instructional method as well as a personality characteristic. As Hiemstra (2000) asserted, "self-direction is best viewed as a continuum or characteristic that exists to some degree in every person and learning situation" (p. 94). Lack of consensus on whether self-directed learning is an instructional approach or an innate characteristic of the learner has resulted in conceptual confusion about the nature of self-directed learning and has stymied the development of a comprehensive model of self-directed learning.

Aside from Brockett and Hiemstra (1991) and Candy (1991), only Garrison (1997) attempted to create a model of self-directed learning from a multidimensional perspective. Garrison's model contains three elements: self-management, self-monitoring, and motivation. Self-management is about task control, an area that was studied most heavily by early researchers of self-directed learning (Spear & Mocker, 1984; Tough, 1979). Self-monitoring is the manner in which learners construct new meaning for themselves.

Garrison (1997) noted that a learner's cognitive skill and access to adequate learning strategies is a strong determinant of success and persistence. Garrison found that motivation is especially important at the outset of the learning effort, since it drives the initiation of new learning. Danis and Tremblay's (1987) study of ten long-term autodidacts had asserted the reverse as well, finding that motivation increased as competence is realized. Danis and Tremblay found that curiosity and challenge enhanced the motivation of self-taught adults.

To Garrison (1997), meaningful learning was constructed through external learning management and cognitive responsibility. It was not enough to focus on task control; the learner also needed to set relevant goals, accept responsibility for constructing meaning, and reflect and think about the learning as it progressed. Garrison's work in creating a theoretical model of self-directed learning has extended the conceptualization of self-directed learning embracing many of the ideas proposed earlier by Brookfield (1985).

Investigations of self-directed learning in the workplace have yielded convincing evidence that workers learn most often in an informal and self-directed manner. In a study of 21 workers in four Australian organizations, informal learning activities such as trial and error and learning from mistakes were identified as important sources of workplace learning (Gerber, Lankshear, Larsson, & Svensson, 1995). Believing that learning would occur more quickly, many workers engaged their coworkers in discussions or spent time observing experts. While participants noted the regular use of printed materials such as books, company memos, and bulletin boards as relevant sources

of learning materials, interpersonal contact was cited as the preferred method of accessing new learning.

Varlejs (1999) sought answers to the individual and organizational characteristics that enabled self-directed learning among librarians. Over 500 librarians responded to a questionnaire about their self-directed learning projects with 75 percent reporting the completion of at least two job-related projects per year. While spending an average of 60 hours on self-directed initiatives each year, the librarians reported an average of only 20 hours spent in formal professional development activities.

In a study of self-directed learning in eleven Canadian health institutions, training managers were interviewed about the nature of learning activities of hospital employees (Foucher & Brezot, 1997). The context of constant change, budget cuts, and work design made self-directed learning a natural learning mode. Training managers agreed that employees' learning pursuits were often informal or self-directed, but found these activities difficult to assess and supervise. Improving employee skills to engage in self-directed learning for professional development was cited as an important goal of top management. Another Canadian study asked training managers about perceptions of self-directed learning in their workplaces (Landriault & Gosselin, 1997). Only 34 percent of the sample questioned indicated they engaged in any form of self-directed learning. While training managers identified a personal interest in learning more about self-directed learning in the workplace, the training managers perceived that employees lacked the skills to engage in self-directed learning. Among these training managers, self-directed and informal learning were largely ignored or poorly understood.

During the 1990s, researchers built upon research efforts such as the learning project and self-directed learning measurement instruments, as well as focused their attention on the development of a model of self-directed learning. Brockett & Hiemstra (1991) developed the Personal Responsibility Model (PRO), while Garrison (1997) identified three learner-focused dimensions in his Three-Dimensional Model. Candy (1991), Long (1994; 1997), and Garrison (1997) sought to bring research attention to the cognitive processes important within self-directed learning, such as psychological control, constructivist concepts of meaning-making, and motivation for learning.

Self-directed Learning in the Twenty-first Century

After five decades of research, self-directed learning has been one of the most studied areas of adult education, yet scholars continue to call for additional research from new perspectives (Brockett, 2000). With the growth of the Internet, self-directed learning in the online classroom has become a new area of study. The use of the Internet for personal learning has also gained attention of some researchers. The self-directed learner has become the focus for studies of barriers to learning, gender differences in learning, readiness to learn, and workplace learning. Past themes in self-directed learning research such as Houle's (1961) learner orientation, the learning project (Tough, 1979), and the measurement of self-directed learning readiness (Guglielmino, 1977) continue to receive attention of scholars in the twenty-first century.

In the most recent research using Houle's (1961) learner typology (goal-oriented, activity-oriented, and learning-oriented), scholars have had difficulties in classifying today's more diverse learner. In a comparison study of Korean and American college

students, Confessore and Park (2000) found that the activity-oriented category needed to be subdivided into those learners who were oriented towards the earning of credits, and those who were oriented towards course-taking for its social benefits.

In her study of nine self-directed learners over the age of 50, Scott (2002) identified participants who had engaged in a pursuit for at least two years, including learning to sail, opening a business, learning a new language, and publishing a novel. Each participant engaged in a single learning pursuit comprised of many learning projects aimed at the primary goal, while exhibiting strong identity with his pursuits and belief in his personal potential to achieve. If the learner reached a roadblock in a project, he or she was able to step back and review the entire project, enabling the learner to maintain long-term perspective. Scott found that the learners expressed extraordinary confidence in their ability to work through obstacles.

Another study of 14 highly self-directed learners explored the barriers and interrupters to learning pursuits (Guglielmino et al., 2005). The researchers employed Guglielmino's (1977) SDLRS to confirm the self-directed learning readiness of participants and Tough's (1967) interview protocol to explore participants' learning projects. The most common barriers found to completing learning projects were time constraints, difficulty in accessing human or non-human resources, inadequacy of resources, technical difficulties, and personal limitations, such as shyness and lack of skill.

Reio and Davis's (2005) study investigated age and gender differences in self-directed learning readiness. They administered the SDLRS (Guglielmino, 1977) and a

demographic survey to three participant age groups: high school students, university dental students, and adult continuing education students. Reio and Davis found that both men and women study participants between the ages of 30 and 50 had higher self-directed learning readiness scores than adolescents and young adults. For most age groups investigated, gender differences in readiness to learn were not found; however, young women between ages 14 and 20 scored higher in readiness than young men in the same age group. In their study of physics students in Ireland, McCauley and McClelland (2002) found no significant gender difference in self-directed learning readiness. They did find that higher scores on the Self-directed Learning Readiness Scale correlated positively with higher course achievement. In Reio's (2004) study of 121 undergraduate students, lower scores in self-directed learning readiness correlated to lower achievement among women students.

In the complex and rapidly changing health care environment, nurses must maintain a high level of continuous self-directed learning in their careers. In an effort to enhance self-directedness, university nursing students were entered into a project-based learning nursing program (Williams, 2004). Readiness for self-directed learning was tested using Guglielmino's (1977) SDLRS prior to program entry and at the end of the first year. The students identified textbooks as the primary learning resource in the early part of the nursing program; however, in subsequent terms, students expanded their learning strategies and tools to include journals, library books, and other students as resources for learning. While making the transition into college, nursing students found themselves overwhelmed and hesitant. Over time, the program enabled them to develop

responsibility for learning, making them capable of defining learning needs and of assessing the effectiveness of their learning strategies. While no significant changes were detected in pre- and post-test scores on the SDLRS, focus group data indicated that students developed characteristics associated with self-directed learners.

Using the SDLRS (Guglielmino, 1977) and a cross-cultural adaptability instrument, Chuprina and Durr (2006) investigated the relationship between self-directed learning readiness and cross-cultural adaptability among 150 randomly selected American expatriate managers at Motorola. The researchers found a strong relationship between self-directed learning readiness and cross-cultural adaptability, indicating that self-directed learning readiness may be a useful guide in selecting managers for overseas assignments.

Changes in today's workplace have also compelled workers into self-directed learning situations on a daily basis. Clardy (2000) made such findings in his study of 56 hourly employees from six organizations. Clardy asked participants for descriptions of their work-oriented learning projects, seeking to reveal both the type of learning project and the trigger mechanism. He found that employees regularly began learning projects because of changes in job duties, work processes, and licensing and certification requirements. More learning projects were initiated in firms encountering significant changes in the work environment. These learning projects fell into three categories: those induced by the work requirements, those that were voluntary, and those that the researchers termed "synergistic" because organizational climate factors stimulated readiness to learn. In synergistic learning projects, learners went beyond formal on-the-

job training in learning new software or technology, becoming motivated to learn more on their own.

James-Gordon and Bal (2003) studied the learning methods of design engineers in two organizations, also finding that today's workplace requires an emphasis on self-development using self-directed learning. Problem-solving events prompted the engineers to initiate learning by questioning peers, referencing books, and accessing online help. The nature of this learning was self-paced and conducted when and where it was needed.

New emphases for continuous development in the workplace are also creating learning opportunities for corporate trainers. Johnson (2006) sought to identify the processes used by 24 trainers who required new content expertise for use in their jobs. The over-arching theme from data gathered was the prevalence of self-directed learning. The most common resources accessed were content experts, printed materials, and the Internet. Recent research (Kops & Pilling-Cormick, 2004) also indicates that organizational trainers are implementing self-directed learning approaches in their training methods, as well. Trainers reported that their responsibilities include a wide range of traditional training delivery methods as well as the support of self-directed learning efforts including mentoring, coaching, peer tutoring, learning from mistakes, and computer-mediated instruction.

The Internet as a Tool for Self-Directed Learning

A number of researchers (Garrison, 1997; Guglielmino & Guglielmino, 2002) have shifted their research foci to the online learning environment as a significant forum for self-directed learning. Two decades ago, Garrison (1987) predicted that the

development of quality computer-based courseware would open a new era of distance learning. The growth of the Internet through the 1990's prompted the development of higher education courses offered to students virtually. The necessity for learners to be motivated and self-directed to succeed in the online learning environment has been well-documented (Garrison & Cleveland-Innes, 2005; Guglielmino & Guglielmino, 2002). According to Hiemstra (2003), the pervasiveness of the Internet may actually make the self-directed approach to learning the norm.

Recent studies of self-direction in online learning environments respond to the call of Brookfield (1984) for recognizing the importance of context within the discussion of self-directed learning. Brookfield (1985) found that self-directed learners described their learning as occurring within a social context of learning networks where information was exchanged. Through comparisons with peers, self-directed learners evaluated their learning progress against work samples provided by fellow learners. These informal networks were often employed instead of books and instructional programs.

In a study of 28 graduate students taking an online course, Boyer and Maher (2004) found that learners responded positively to learner-generated learning goals, assuming personal responsibility for learning and group-based decision-making. They did, however, recommend more face-to-face time when learning new technology tools required for the coursework. As the course progressed, learners showed marked improvement in time management and autonomy. Another study of graduate students found that learners who self-selected themselves into an online learning environment

scored higher on an autonomy measure than learners enrolled in the same traditionally-taught course (Derrick, Ponton, & Carr, 2005).

Kim's (2004) study of twelve students in online college courses found that all of the students were highly motivated at the outset of the course, but motivation decreased due to lack of human interaction, boredom with the material, and poor course design. Most of the participants liked that they could control the pace and sequence of their learning, however. The researcher also concluded that adult workers enrolled part-time appeared to be more self-directed in their learning than full-time adult students.

The Internet has also expanded the organizing circumstance of individual learners who seek information independently (Rager, 2006). Availability of online resources for learning breaks down geographic factors that once impeded learners from gaining access to certain kinds of information. The Internet clearly addresses Tough's (1979) finding that learners engage in self-directed learning because they can choose the time and place of their learning (Hiemstra, 2006; Rager, 2006). Technology may also motivate learners in their learning efforts as it contributes to their curiosity and adds excitement (Hiemstra, 2006). Rager (2006) points out that while the technology gap still exists for some, the Internet also poses other problems for the self-directed learner, including information overload, technology skills requirements, and the lack of quality controls over Internet content (Rager, 2006).

Within the adult learning literature, self-directed learning has been a focus of research for nearly five decades. Self-directed learning has emerged as a prominent practice in the learning of adults. Each decade has produced new themes in self-directed

learning, while researchers continue to build on the work of scholars who have gone before them. Much of the self-directed learning literature focuses upon the processes of self-directed learning and the characteristics of the self-directed learner. While self-directed learning appears reliant upon planning and organizing as well as access to appropriate resources, it is also shaped by the learning context and environmental circumstances (Berger, 1990; Brookfield, 1985; Rager, 2006; Spear & Mocker, 1984; Spear, 1988). Self-direction in learning implies learner control, autonomy, motivation and responsibility for learning (Brockett & Hiemstra, 1991; Garrison, 1997).

Managerial Learning

Managers, regardless of the industry in which they work, require a set of professional competencies to enable them to successfully perform their business management tasks (Cope, 2003; Watson, 2001). Ohlott, Ruderman, and McCauley (1994) defined managerial learning as the development of a person's ability to effectively manage. McCall, Lombardo, and Morrison (1988) found that managers often lack some of the necessary background and skills when they assume a managerial position. "Many managers become actively engaged in learning to be effective managers of people and resources" (Cope, 2003, p. 429).

In a study of leaders by Bennis and Nanus (1997), the ability to learn was cited as the most essential skill for running organizations. Dechant (1990) found this ability to learn an often neglected skill and she identified three learning competencies that aided executives in overcoming the mismatch between their current circumstances and needed skill sets. First, the executives had to diagnose their learning needs. Second, they had to

find resources and devise learning strategies to fit their situation. Third, the executives needed to evaluate the accomplishment of their learning goals.

In a study of 78 managers in three banks, Antonacopoulou (2006) investigated how bank managers sought developmental activities at work, finding that the level of organizational support was significant in motivating managers to learn on their own. Overall, most managers felt encouraged to develop themselves; however, those managers whose support for learning was minimal, were motivated to learn only what they were expected to know to do the job.

Learning in the workplace has garnered attention for several decades (Jarvis, Holford, & Griffin, 1998). Though corporate training programs focus upon classroom training, much workplace learning is either self-directed or informal in nature (Tremblay, 1991). In reviewing the research on how and what managers learn, numerous research studies have indicated that managers learn throughout their careers (Davies & Easterby-Smith, 1984; McCall, Lombardo, & Morrison, 1988; Mumford, 1993; Wouters & Buyens, 2006). Continuous management development generally depends heavily upon individual manager initiative. Research reveals that as much as half of this development occurs through on the job experience and another third of managerial learning occurs within relationships fostered on the job (McCall, Lombardo, & Morrison, 1988). Only 20% of learning reported by managers is gained through formal training programs (Dechant, 1989).

Managerial Learning through on the Job Experience

In their study of executive learning, McCall, Lombardo and Morrison (1988) analyzed data from four studies that surveyed 191 senior level managers. Executives were asked to identify and elaborate upon three key career events that made a lasting change in how they managed. From the resulting survey and questionnaire data, the lessons these managers learned emerged in six major experience categories: handling problems, assuming challenging assignments, creating change, dealing with obstacles, interacting with others, and transitioning to new jobs. In general, these researchers found that learning occurred because it was necessary for success in the moment. Managers learned by attacking problems, even when they were unsure of the outcome because their choices were limited to taking action or not. Typically, these managers would study topics quickly, take action, and learn from the results of their actions.

The lessons recounted by the executives studied by McCall, Lombardo, and Morrison (1988) emerged from specific experiences, accumulating to combine with other lessons to create greater learning effect. These researchers found that some lessons did not stick the first time they were encountered, so they were forgotten. Some managerial lessons did not arrive with great clarity, but emerged from ambiguous and murky situations. Even those lessons that were delivered with deliberateness were not always easy to incorporate into the executives' management repertoires (McCall et al., 1988). Often, the learning was captured by looking back at incidents and drawing conclusions later. Mumford (1993) calls this the retrospective approach to learning from experience.

In a survey of Wisconsin state government managers, Conant (1996) also found that on the job experience was the most highly rated form of learning. Managers

specifically noted that learning from the results of their decisions was significant for their development. Conant found that 56% of his survey respondents regarded interactions with other managers as very important to their learning. Only 30% of managers reported classroom education as important to their managerial development.

Enos, Kehrhahn, and Bell (2003) surveyed 84 managers in the insurance industry to learn how managers learned core skills, finding that informal learning was the predominant method for acquiring managerial skills. Specifically, managerial learning occurred most often through interactions with and observations of other managers. Job experience was cited by the managers as providing specific and challenging work problems which required action and provided essential learning. Seventy percent of all job-related learning activities that they recounted were informal in nature.

Unlike technical competence in a specific area, executives discovered that managing is a complex skill. “Whatever genetic endowment, whatever home life, however good the education, a future executive does not walk into a corporation knowing how to sell steam turbine engines to the Chinese” (McCall et al., 1988, p. 3). Even though managerial skills may be innate for some, job experiences truly matter.

Managerial Learning through Challenging Assignments

Challenging job assignments are the meat of managerial learning experiences (McCall, Lombardo, & Morrison, 1988; McCauley, Ruderman, Ohlott, & Morrow, 1994; Mumford, 1993). Through difficult assignments, executives learn to handle ambiguity as well as strategies for identifying what is important. Selecting, training, and motivating subordinates provide important managerial lessons.

Mumford's (1993) study of 141 executives from 41 different organizations found that managers learned through specific assignments, including those in the present job. Most respondents described their learning as unplanned, disorganized and unreflective. Learning emerged in three categories of occasions: (a) the present job, (b) other job assignments such as projects and committees, and (c) new jobs. Existing jobs presented opportunities for learning wherever there were new demands or changes, or whenever the manager's perception of what the job included was altered. Learning occurred from trying new things and from making mistakes (Mumford, 1988). These findings support earlier research (Davies & Easterby-Smith, 1984) that indicated both internal and external changes prompted managerial development. When managers were granted freedom for decision-making and action, they were able to develop new ideas, express them, and act upon them.

Just as McCall, Lombardo, and Morrison (1988) found, Mumford's (1988) study revealed the importance of new assignments such as membership on task forces and committees to provide exposure to new people and new business areas. Mumford found

that many development opportunities occurred when the manager changed organizational functions or moved to a new geographic location.

However, excessively challenging events can produce so much stress that managers fail to recognize the learning opportunities within them. Support appears essential to creating a learning environment during highly stressful managerial assignments, including the acceptance or approval of others, collegial relationships with coworkers, permission to fail, and endorsement of one's ideas (McCauley, Ruderman, Ohlott, & Morrow, 1994; Dechant, 1989).

In his study of two corporate leaders working to transform their respective organizations, Tinelli (2000) found managerial learning was both accidental and incidental. Accidental learning occurred while overcoming obstacles that got in the way of completing tasks, while incidental learning was rooted in the work, and was not planned for or managed by the executives. Reflection occurred in the framework of the job and decisions that needed to be made. The two leaders in this study reflected on the alternatives they were facing, but did not reflect upon their own learning. The leaders' learning was primarily influenced by the organizational context, the use of intuition to guide decision-making, the network of professional relationships, and daily prayer. Sherlock (2000) also found a lack of critical reflection on learning among chief executive officers in his study of transformative learning.

Braddick (1988) found that the development of chief executives posed special problems as their learning needs are largely ignored in the organizational context. Braddick identified the need for executives to learn to think strategically rather than

functionally, finding that the most significant learning occurred in times of strategic change, such as mergers, economic upheavals, and fiercely competitive business periods.

Vaill (1996) describes the current managerial and organizational landscape as “permanent white water.” In this climate, managers must be flexible and adaptable learners, which Vaill asserts is effectively accomplished through self-direction. Self-directedness in a turbulent environment is essential because each manager experiences circumstances differently. In white water, the manager may be the only person capable of diagnosing her specific learning need, leading her to embark on inventive, exploratory learning. As Vaill contends, permanent white water renders individuals feeling confused and out of control, making traditional, passive learning models ineffective in meeting many learning needs in “white water” times.

Managerial Learning by Women

Women managers occupy 45% of management positions in American business; however, they are often perceived as outsiders in the corporate world, making it difficult to attain desired developmental experiences that will help them ascend the corporate ladder (Catalyst, 2004, 2007; Powell, 2003). Though women have begun to pierce the glass ceiling, their advancement experiences appear to be highly individualized (Sellers, 2007; Catalyst, 2004; Tai & Sims, 2005). Because women experience managerial advancement differently, the way they learn to manage is also unique (Bryans & Mavin, 2003; Catalyst, 2004, 2005).

Van Velsor and Hughes (1990) conducted two studies involving 189 men and 78 women managers who were asked to identify significant learning events. One of the most

frequently reported learning incidents was the job assignment. However, women also reported more frequently than men that other people were significant to their learning. Gender differences were evident in the kinds of learning managers gleaned from assignments, most likely because the types of assignments were considerably different for women. Because women are sometimes placed in less visible, less responsible positions, the new assignments they receive and the lessons they subsequently learn are significantly different than those of some men (Bryans & Mavin, 2003; Hill, 2003; Ohlott, Ruderman, & McCauley, 1994; Van Velsor & Hughes, 1990).

Since previous studies report that managers learn through developmental assignments such as challenging opportunities and new job roles (McCall et al., 1988; Mumford, 1993), Ohlott, Ruderman, and McCauley (1994) sought to examine differences in the developmental job opportunities given to men and women in managerial positions. They surveyed 218 men and 226 women in five large corporations and one government organization. Similar to Van Velsor and Hughes' findings (1990), they found similarities in assignments for men and women in the areas of job transitions to new responsibilities, inherited problems, and problem employees. Differences in developmental job assignments existed in that women were less likely than men to be assigned to jobs with high responsibility. Instead, women were placed in positions of lower visibility and less breadth of responsibility. Ohlott and her colleagues found that women often felt excluded from important networks and struggled for recognition at work. These findings have implications for access to learning and growth opportunities for women managers (Bryans & Mavin, 2003; Hill, 2003; Ohlott, Ruderman, & McCauley, 1994).

Bryans and Mavin (2003) explored the managerial experiences of six mid-level women managers in England by asking how women learn to become managers. The women identified previous managers as role models for gaining knowledge about managing. They identified social interactions such as watching other managers and talking to others as instrumental in developing managerial expertise. Reflecting the findings of Van Velsor and Hughes (1990), these women managers compared themselves to their male counterparts to determine what managerial traits they did not possess. They struggled to find ways to fit in the corporate culture.

In their study of ten young English women, Singh, Vinnicombe, and James (2006) investigated what women learned about managing through the use of role models. From the interviews, several categories of learning emerged: (a) personal characteristics, (b) style, (c) control, (d) determination, (e) life skills, and (f) leadership. Study participants observed how their bosses used challenging job assignments to develop them as managers, a practice that they adopted, in turn, to manage their own subordinates. However, with few female management role models in their organizations, many women rely on expert prescriptions for appropriate managerial behavior which forces them into male managerial roles (Powell, 2003; Singh et al., 2006; White, Cox, & Cooper, 1992).

Mentoring relationships have value to aspiring managers (Duff, 1999; Powell, 2003; Wentling, 2001); however, men and women in management report different experiences with mentors. In their study of women's career development, White, Cox, and Cooper (1992) found that both male and female respondents experienced positive mentoring relationships and gained access to informal networks via their mentors.

Women reported that their mentors taught them how to exert an appropriate corporate image, but men stated that they learned this through observation when they felt it was necessary. Through mentoring relationships women stated that they gained affirmation, while men noted the career progression benefits of having a mentor (White et al., 1992). Hill's (2003) research in leader development found that women managers gain important communication skills from mentoring relationships. Powell (1993) asserts that many women either fail to recognize the importance of a mentor, lack the skill to find one, or may encounter barriers to obtaining a mentor.

In a study to identify the learning garnered from non-work roles, 61 women managers and executives were interviewed about how they gained managerial skills (Ruderman, Ohlott, Panzer, & King, 2002). The women identified home, community volunteer work, and personal friendships as instructive in the development of interpersonal and leadership skills. Through juggling family and parenting responsibilities, the managers learned to manage multiple tasks, listen, and be patient. Working in community organizations and churches, the women developed leadership skills. Friendships with women in similar management positions provided advice and coaching to become better managers. The findings suggest that women's managerial performance can be positively shaped by their many personal roles because they provide the psychological resources to improve managerial effectiveness.

From this examination of managerial learning, we know that the most significant lessons come from experience (Conant, 1996; Dechant, 1989; McCall et al., 1988; Mumford, 1993). Managers develop primarily when confronted by new circumstances

and problems for which they are not equipped, so then they must find new ways to deal with situations (Bryans & Mavin, 2003; Davies & Easterby-Smith, 1984; McCall, 1988; Van Velsor & Hughes, 1990). Learning on the job empowers individuals and makes them more adaptable (Larsen, 2004). Managers are usually the initiators of their own learning pursuits (Dechant, 1989; Vaill, 1996). Gender impacts the way managers obtain developmental opportunities and impacts the kinds of opportunities men and women managers seek (Bryans & Mavin, 2003; Van Velsor & Hughes, 1990). Men are more likely than women to prefer learning from activities and job challenges, while women value learning from others (Duff, 1999; Ruderman, Ohlott, Panzer, & King, 2002; Van Velsor & Hughes, 1990). Mentors are particularly important to aspiring managers, but more so for women who may struggle to find female senior managers to serve in that capacity (Catalyst, 2004; Powell, 2003; Wentling, 2001; White, Cooper, & Cox, 1992)).

Entrepreneurial Learning as a Subset of Managerial Learning

An entrepreneur is the owner and manager of a business and in this capacity she is essentially the chief executive of her business. Thus, the development of managerial competence may be an important facet of entrepreneurial success (Man, 2006; Mulder, 2007).

In the last decade, entrepreneurial learning has attracted the attention of numerous researchers. Studies of the learning of entrepreneurs have found their learning is also experiential in nature (Minniti & Bygrave, 2001; Sullivan, 2000), even though the context of the learning is considerably different than that of corporate managers. Warren (2004) asserts that the current literature on entrepreneurial learning may yield some

useful inferences, but it is highly fragmented in content and research methodology.

Researchers typically guide their efforts to glean data about entrepreneurial learning by finding out what entrepreneurs learn, how they learn, and why they learn (Cope, 2005; Rae, 2000; Man, 2006). As Sullivan (2000) asserts, the learning that occurs in new business creation is not well understood, yet programs and interventions are regularly developed to aid in the development process.

Many studies of entrepreneurial learning to date have investigated: (a) critical incidents of learning that entrepreneurs encountered in their day to day work (Cope & Watts, 2000; Man, 2006); (b) reports of learning by doing (Cope, 2003; Fenwick & Hutton, 2000; Moore & Buttner, 1997); and (c) the power of support and mentoring in generating entrepreneurial learning (Cope, 2003; Morrison and Bergin-Seers, 2002; Sullivan, 2000). These reported cases of entrepreneurial learning were not framed as intentional learning through self-directed efforts, but were often described as incidental learning that was not planned or intended by the entrepreneur.

Rae (2000, 2004, 2005) asked the question, how do people learn entrepreneurial behaviors? Rae proposes that entrepreneurial programs need to move away from teaching about entrepreneurship and focus on learning for entrepreneurship. Rae asserts the need for a comprehensive model of entrepreneurial learning.

Cope and Watts (2000) asserted that the investigation of entrepreneurial experiences may have its difficulties given that small business owner/operators may have trouble recounting their learning experiences. Since these experiences are often

accidental and informal, the entrepreneurs struggle with the ability to reflect upon unplanned events.

Typically, few entrepreneurs have experienced management training (Fuller-Love, 2006). In order to become effective managers, many entrepreneurs must learn on their own the requisite skills and obtain knowledge about people and the resources they command (Cope, 2003). The notion that entrepreneurs learn exclusively by doing is incomplete, however, and brings to the forefront how much more there is to understand about how entrepreneurs elicit learning from day-to-day experience. The small business enterprise presents a challenging and unique context in which to study this particular type of managerial learning (Cope, 2005).

Entrepreneurs must also have the capacity to recognize when they have a knowledge or skill deficit. Managing a small firm requires continuous, flexible learning, such as learning from mistakes and adjusting to changes in the business environment (Cope, 2003; Fuller-Love, 2006). This learning serves several purposes. It helps the small business optimize performance and aids the entrepreneur's development of personal competence (van Gelderen, van der Sluis, & Jansen, 2005).

Entrepreneurship educators and researchers have paid scant attention to the literature about learning how to learn, however. In order to pursue this aspect of entrepreneurial learning, Guglielmino and Klatt (1994) surveyed 162 entrepreneurs identified through a Top 500 list in the publication, *Inc.* To be eligible for consideration as among the top 500 entrepreneurs, companies had to show sales of at least \$100,000 and were ranked based on percentage sales increase over a five-year period. After

administering the SDLRS (Guglielmino, 1977), Guglielmino and Klatt (1994) found statistically significant differences between the general population and the surveyed entrepreneurs. Entrepreneurs scored higher on the self-directed learning readiness scale than supervisors and managers. The researchers concluded that those identified as self-directed learners perform extraordinarily well in jobs that require problem-solving, innovation, and change (Guglielmino & Klatt, 1994).

Cope and Watts (2000) studied six entrepreneurs in England using a qualitative, critical incident approach for data analysis. They sought answers to how best to provide support to new enterprises. They found that entrepreneurs often had to “learn harsh and expensive lessons” (p.114) as their businesses grew. Crises were highly developmental for the owner/operator. Their findings reiterated Sullivan’s (2000) assertion that mentoring is an effective support for entrepreneurial learning. Ross and Dyer’s (2007) study also concluded that support from other people can help business owners grapple with the learning process.

Morrison and Bergin-Seers’ (2002) mixed method study evaluated the relationship between support agencies for small business development and the development of an organizational learning culture within the entrepreneurial business. They found that the majority of participants were actively engaged in experiential learning and were often connected to informal networks. Entrepreneurs learned through formal and informal education, business incubators, and networking with peers, however, training programs were less valuable than other forms of learning. Entrepreneurs were well aware of weaknesses in their business acumen but had difficulty describing their

learning needs. Typically, entrepreneurial businesses found government and university assistance programs irrelevant because they were modifications of programs developed and marketed for larger corporations. The entrepreneurs also complained that the overwhelming amount of information received from business development agencies was too generic to provide the personalized support needed by a small business.

Man (2006) explored the learning behaviors of twelve entrepreneurs in Hong Kong. Through semi-structured interviews, participants focused upon critical events by which they had experienced significant learning. Six behavioral patterns were identified as learning competencies: (a) seeking learning opportunities; (b) learning constantly; (c) learning selectively and purposely; (d) learning in depth; (e) reflecting upon experience; and (f) transferring learning into current practice. The most important conclusion in this study is that formal entrepreneurial training should focus upon practicing these learning behaviors rather than focusing upon acquiring specific knowledge and skill.

In their mixed methods study of six entrepreneurs, Lee and Jones (2008) examined how the use of face-to-face and email communications enabled entrepreneurs to develop social capital through expanding networks. All six participants had completed an entrepreneurship program; three participants possessed Master's degrees and three had extensive technical experience. The participants with advanced education were more comfortable with online communication and were able to build trusting relationships that led to a wider network of contacts. The researchers found that "continuous online interaction promotes a reflective learning style" (p. 582), but the less educated participants were less reflective about their positive and negative email communications,

making them less receptive of the value of email communications. The researchers concluded that reflexivity throughout social interactions aids in learning because of greater access to experiences and business resources.

Learning by entrepreneurial women.

In Moore and Buttner's (1997) study about women's movement from corporate careers to entrepreneurial endeavors, participants identified sources of learning through the 'hard knocks school' and by hands-on experience. When the entrepreneurs lacked higher education, they worked harder at learning to run their businesses and worked longer hours. They often cited the value of experiences from past corporate positions as integral to their entrepreneurial success. However, a third of the women studied said past corporate experience provided only general knowledge, rather than specific strategies that helped with running her business. Twenty percent noted a lack of important skills in the areas of business management and human resource management. In a comparative study of business survival rates, Boden and Nucci (2000) found that past managerial experience did not significantly influence survival chances of the entrepreneurial endeavor.

Several studies have addressed aspects of learning by women entrepreneurs in the past decade, but none of these has done so in a comprehensive way through the lens of adult learning theory. Fenwick and Hutton (2000) investigated what women needed to learn while establishing their businesses. Inman (2000) and Blake (2001) sought to learn how women entrepreneurs accessed business resources in their communities. Coyle and Ellinger (2003) asked four women entrepreneurs how they made meaning of their entrepreneurial experiences. Fenwick (2003) asked women entrepreneurs to reflect on

what they had gained in experience through learning to run a new business. Warren (2004) investigated the processes women used to address their learning needs. Terjesen (2005) studied how entrepreneurial women who had left corporate positions utilized human and social capital to solve business management problems. Each of these studies contributes a piece to understanding the entrepreneurial experience of women, but the self-directed learning of women entrepreneurs has not been fully explicated.

Fenwick and Hutton (2000) interviewed 95 Canadian women to learn how entrepreneurs developed while establishing their own businesses. Very few of the participants had a business education and few had considered taking formal classes. The research illuminated three themes of entrepreneurial learning: (a) the entrepreneurs chose what to learn, (b) the knowledge produced was indicative of what the women valued, and (c) the process of learning was described by networking experiences with people internal and external to their businesses. Half the women in the study identified personal weaknesses in business finance and marketing. Hiring and managing staff were identified as necessary management skills, and through intuition, experimenting and seeking advice, the women learned to manage people. Most women in the study cited the development of confidence and the importance of learning how to learn. Fenwick and Hutton (2000) asserted that the emergent and unpredictable nature of women's experiences as entrepreneurs cannot be adequately described by current depictions of self-directed learning.

Using mixed methods, Inman (2000) studied and compared resource access by 65 white and black southern women entrepreneurs. Her research identified how women

gained access to financing, business services, and skills. To gain needed skills, women accessed their past business experiences and a variety of outside resources depending on the nature of their businesses. The women participated in formal training programs, college courses, seminars, and conferences. They also engaged in independent study, read books and trade publications. Some taught themselves specialized skills such as computerized embroidery, carpentry, and computerized accounting.

Blake's (2001) mixed method study in a Massachusetts community examined the relationships between female entrepreneurs and community resources, such as business counselors, lawyers, and bankers. Sixteen semi-structured interviews explored their use of community resources and led to the creation of a quantitative survey that was completed by 157 suburban entrepreneurs and 30 urban business owners. Most of the women in the study were aware of the resources available to them but failed to access them perceiving some as women-unfriendly or only accessible by certain business types. Another reason cited for not using lawyers and accountants as resources was the perception that they were unnecessary to the very small enterprise.

Seeking to learn how women entrepreneurs make meaning of their experiences while beginning new businesses, Coyle and Ellinger (2003) interviewed four women who had been in business for at least five years. The women were asked to describe how the entrepreneurial process had changed them. The women identified a growth in self-confidence and stronger connections within personal and business relationships. The development of their businesses was described as a dynamic process characterized by learning, change, and fun. The use of informal rather than formal networks was cited

consistently as the women relied most on personal and collegial relationships for social support.

Fenwick (2003) conducted a study of entrepreneurial women using in-depth interviews of 109 Canadian women. Interviews were open-ended and engaged the women in reflection on personal and career history. Innovative learning and practice by entrepreneurs suggests that these women were engaged by social purpose as well as challenging situations. They sought new, unusual, and often spontaneous approaches to problems within their businesses. A central theme to these women's stories was their pursuit of problems, challenge, and variety. They made the workday more interesting by multi-tasking between work projects. The women hired out work they did not enjoy, so that they had the time to engage in new product development. They had fled restrictive work environments for more freedom to manage their work activities and engage in innovative learning.

A study by Warren (2004) analyzed the needs of entrepreneurial women in a rural area of the United Kingdom. Fourteen women were asked to elaborate upon experiential learning and their advice to other women embarking on an entrepreneurial path. Using discourse analysis to elucidate themes, the author identified types of learning these women engaged in over the course of their business start-up and growth: (a) experiential learning, (b) formal education, (c) reflection, and (d) transformative learning. The study also identified the potential power of networking and mentoring relationships in accentuating learning, and articulated the lack of formal training necessary to the small size enterprise. The study supported other research findings (Cope & Watts, 2000; Rae,

2000) “that entrepreneurial learning is complex and interconnected, with a somewhat ad hoc approach to formal learning and a heavy reliance on experiential learning” (Rae, p. 14).

Terjesen (2005) explored the phenomenon of entrepreneurial women who had left senior management careers in organizations to start their own ventures in the United Kingdom. The ten women she interviewed had been in business on their own less than three years. The researcher sought to answer the question of how the women participants leveraged human and social capital they had accumulated from past corporate experiences. Consistent with Moore and Buttner’s (1997) study, nine of the participants created ventures in the same industry where they had corporate management experience. These women were able use some, but not all, of the accumulated business experience in their new endeavors (Terjesen, 2005). Social capital evolved through business partnering as well as mentoring relationships. One individual spoke of “picking the brains” of all her acquaintances who could help her with many issues in her new business, including logo design, accounting, and public relations.

Summary

This chapter examined key research literature in the areas of self-directed learning, managerial learning, and entrepreneurial learning as a subset of managerial learning. Through either formal or non-formal means, most adults do continue to learn throughout their lifetimes (Houle, 1961, 1984; Knowles, 1975; Tough, 1971).

Research in the area of self-directed learning has continued at a brisk pace in the past five decades (Brookfield, 1985; Candy, 1991; Merriam et al., 2007). With a strong

belief that humans can be self-initiators, adult educators have embraced the notion of self-direction among adults when undertaking learning endeavors (Brockett, 1985). What we know about self-directed learners is that they are often more purposeful and disciplined in the pursuit of their learning needs or interests than are other learners (Candy, 1991). Frequently, the knowledge or skill sought is that which will be of immediate use (Candy, 1991; Houle, 1984; Knowles, 1975; Tough, 1971).

Studies related to managerial and entrepreneurial learning indicate that managers and entrepreneurs alike actively seek learning in order to complete their job assignments. Often, this learning comes as trial by fire as they test solutions in the midst of a difficult situation (Cope, 2005; Fenwick & Hutton, 2000; McCall, Lombardo, & Morrison, 1988). Successful executives are wise enough to recognize that they have more to learn, so they seize opportunities to create learning experiences (McCall et al.). Entrepreneurs have been studied in a variety of contexts. How they learn and what they learn have become of increasing interest to researchers in recent years (Cope & Watts, 2000; Man, 2006; Sullivan, 2000).

Definition of Terms

Entrepreneur

“A person starts being an entrepreneur when they undertake to form a new venture and are no longer an entrepreneur when the process of organization building has resulted in managing a self-sustaining business” (Carton, Hofer, & Meeks, 1998, p. 7).

Entrepreneurship

What entrepreneurs do in the creation of a new business organization involving the accumulation and use of material and human resources to create a structure so the business can engage in business transactions (Carton, Hofer, & Meeks, 1998).

Learning

Learning, from the constructivist viewpoint, can be defined as the creation of new meaning based on prior knowledge or experience. It is the activity by which one “acquires knowledge or skill by study, instruction, or experience” (American Heritage Dictionary, 2007).

Learning project

Tough (1971) coined this term to describe the self-planned learning in which his research participants engaged. A learning project focuses upon a skill or knowledge deficit identified by the learner. It spans a time period of at least seven hours during which multiple learning activities take place.

Self-directed learning

Self-directed learning involves the learner in planning, implementing, and assessing his or her learner-controlled activities (Merriam et al., 2007).

Small business

According to the Small Business Administration (2009), a small business is one that is independently owned and operated and which is not dominant in its field of operation. For the purposes of this study, a small business is independently owned and operated, has fewer than five employees, and has been in business less than four years.

III. DESIGN AND METHODOLOGY

Design

A qualitative research endeavor is appropriate when research questions seek to understand a phenomenon as described by participants (Candy, 1991; Creswell, 1998). Creswell (1998) suggests that qualitative inquiry is appropriate when the research question begins with words like “how” or “what”; when there is no theory available; or, when participants are studied in their natural setting. As Creswell (1998) defines it,

“[q]ualitative research is an inquiry process of understanding based on distinct methodological traditions of inquiry that explore a social or human problem. The researcher builds a complete, holistic picture, analyzes words, reports detailed views of informants, and conducts the study in a natural setting” (p. 15).

According to Creswell (1994), qualitative studies are exploratory and, therefore, the researcher seeks to paint a picture based on the stories of participants. Curran and Blackburn (2001) assert “that because human beings are conscious, purposeful entities, their activities can only be understood by accessing the meanings and logics through which they shape their lived realities” (p. 121). This focus on aspects of daily life is a strength of the interpretive paradigm.

If learners’ realities are unique and their experiences create a wholly idiosyncratic view of the world, then this has important consequences in the evaluation of people’s

learning (Candy, 1991). In researching a learning approach, credence must be afforded the learners' perspectives of their circumstances. Researchers then must acknowledge the individualistic way in which a learner pursues self-directed learning.

Qualitative research emphasizes the unique construction of meaning by participants and rejects the notion that there is a single correct interpretation of research data (Candy, 1991). Of interest are the individuals' personal plans and intentions. As well, each individual's frame of reference casts a different light on a situation. Candy (1991) asserts that self-directed learning is a highly personal endeavor and this individualistic quality has been hidden by research that has focused on finding parallels among cases. According to Candy (1991), the learner's perspective has been neglected in the self-directed learning literature and valuable insight has been lost. The learner's point of view can be brought forth through the use of naturalistic and interpretive methods of inquiry.

Interpretive accounts seek a deeper and more extensive representation of events from the participants' perspectives (Candy, 1991). Law-like generalizations are avoided. Acknowledging the uniqueness of self-directed learning requires a research perspective that focuses on the individuality of the learner, the variability of the learner's situation, and the active choosing by learners as they create their own social world of learning (Candy, 1991). It was the purpose of this investigation to use case study methodology to explore the individual learning experiences of women entrepreneurs.

According to Brookfield (1985), self-directed learning researchers have consistently pursued structured interviews with prompts or implemented measurement

scales. Most studies have followed the guidelines set by Tough (1979) by investigating the learning project. This entailed learning how long the project lasted, how many projects the learner pursued, and what resources the learner employed to complete a learning project.

Merriam (1998) identifies the most defining characteristic of the case study as the bounded system. In this proposed study, the bounded system was the small business environment of each entrepreneur. The phenomenon studied was the self-directed learning of women entrepreneurs.

A case study research approach is particularly appropriate in an analysis that attempts to describe a phenomenon within its context (Lincoln & Guba, 1985; Yin, 2003). Qualitative case study research tells the story of real cases in real life (Stake, 2006). A case is a portrait of an individual or a group. This method entails collecting a wide array of information so that the researcher can create the most in-depth depiction of the case. Creswell (1998) suggests six forms of data that are appropriate in case study investigations: documents, archival records, interviews, researcher observation, participant observation, and physical artifacts.

A multiple case study is the observation of a phenomenon in multiple situations. Multiple case studies usually are reported in one of two ways. Each case may be presented one at a time or as a cross-case analysis (Stake, 1995). According to Stake (2006), the study of more than one case is conducted primarily for the purpose of understanding the phenomenon, not for comparison purposes. He acknowledges, though, that comparison is usually inevitable. Yin (2003) recommends that each case be selected

to either produce similar or contrasting results. Shkedi (2005) describes a multiple case study as one that compares a number of single case narratives. Even though the case narratives are presented and compared collectively, the uniqueness of each case is portrayed.

Merriam (1998) states that portrayals of cases are rich, thick descriptions of the phenomenon studied. The researcher must create a picture of the case, and then produce it for others to consider (Stake, 2006). According to Stake (1995),

Thick description, experiential understanding, and multiple realities are expected in qualitative case studies. [A qualitative case study] seems to require continuous attention, an attention seldom sustained when the dominant instruments of data gathering are objectively interpretable checklists or survey items. An ongoing interpretive role of the researcher is prominent in qualitative case study (p. 43).

Yin (2003) identifies the unit of analysis as the essential component of case studies. Proper identification of the correct unit of analysis has bearing on the boundaries of the study, research design, and potential theoretical significance. The unit of analysis of this case study was each women entrepreneur in her business environment.

Research Questions

Research questions focused upon women's entrepreneurial learning in the small business context. The guiding question for this research study was: **How do women entrepreneurs use self-directed learning to acquire the necessary skills to operate their businesses?**

Secondary questions investigated the nature of the self-directed learning they undertook to accomplish their goals:

1. What do women entrepreneurs learn through their self-directed learning efforts?
2. What factors and/or events trigger the women entrepreneur to purposefully engage in a self-directed learning effort?
3. What learning strategies do women engage in to pursue their self-directed learning efforts?
4. How do women entrepreneurs assess the quality and effectiveness of their efforts to learn new business skills?

Interview Protocol

An interview protocol was developed featuring open-ended questions (Creswell, 1998; Merriam, 1998; Seidman, 2006). Open-ended questions facilitated the goal of having each participant reconstruct her self-directed learning experiences within her new business venture. Following Cope (2005) and Rae (2000), questions sought to plumb the depths of the learning tasks of entrepreneurs. Candy (1991), in describing the research issues surrounding self-directed learning, notes that the interview facilitates the reconstruction of learning events. Some researchers have found that learners occasionally have difficulty in recalling details of significant learning episodes, while other researchers have noted that recollections can be “rich and stimulating” (Candy, 1991, p. 169).

Rae (2000) questioned whether individuals can describe their own learning practices. He believes that we cannot recount in a valid manner the many ways we might think and feel when engaged in learning. However, through talking, learners can attempt to recreate their processes of thinking and learning (Rae, 2000). Seidman (2006) suggests that open-ended questions elicit the subjective experience of participants. Thus, the researcher gains insight into the learner's perceptions and feelings which led to action and learning (Rae, 2000).

Seidman (2006) asserts that the interview relationship begins when a potential study participant learns of the research study. Interviewing has been the most common tool throughout history to assist people in making sense of their experiences (Seidman, 2006). Individuals, through storytelling, choose to reveal their stream of consciousness. Rather than answering questions or testing hypotheses, “[a]t the root of in-depth interviewing is an interest in understanding the experience of other people and the meaning they make of that experience” (Seidman, 1998, p. 9). As Patton (2002) asserts, an interview's purpose is to cross the threshold into another's perspective. Thus, the assumption is that the participant's perspective is meaningful.

The eight questions of the interview protocol were open-ended and exploratory. Each question addressed at least one of the study's research questions. Table 1 lists the questions and prompts in the interview protocol.

Table 1
Interview Protocol

Question 1	Tell me about your business and what led you to start it. a) Tell me about the form of business you have chosen and what processes you went through to get officially established.
Question 2	When you started your new business, what preparation and background did you have?
Question 3	What goals did you have when you first started your business?
Question 4	What challenges or obstacles have you encountered as you run your new business? a) When you reach an impasse what do you do next? b) Where do you go to get information? c) Who do you talk to? d) What actions do you take?
Question 5	What lessons have you learned from running your business?
Question 6	Considering the lessons you have learned, what would you have done differently in learning to run your business?
Question 7	How would you describe your effectiveness in learning what you needed to know?
Question 8	What else would you like to tell me about what you've learned since you've been in business for yourself?

Participant Recruitment and Selection

Eight to ten participants were originally sought for inclusion in the study; nine women entrepreneurs were selected. Qualitative studies of entrepreneurs have featured participant numbers from three to twenty (Ekanem & Wyer, 2007; Rae, 2000). Interviewing nine participants of varying age, ethnicity, and work experience facilitated the collection of rich descriptions of the women's self-directed learning experiences. According to the Small Business Administration (2007), more than fourteen percent of women owned businesses are minority-owned, and more than half of women-owned businesses operate in the service sector, including fields such as healthcare, social assistance, professional services, science and technical services, and wholesale and retail trade; the participants selected for this study reflect these areas. The demographic and business information of the study participants are found in Table 2.

Initially, I attempted to locate women entrepreneurs for the study through women's business organizations. Weiss (1994) recommends going through reputable organizations to locate participants, as the organization itself lends credibility in the eyes of prospective participants. The process of recruitment began by sending emails to twelve women's business organizations and three small business assistance groups within a mid-Atlantic state in the U.S. Most of the contacted organizations responded, and some were receptive to helping me publicize my study. The process of sending emails to groups, attending meetings, and making telephone calls to interested women entrepreneurs comprised six weeks' time.

Table 2
Summary of Participants' Demographic and Business Information

Participant Name	Age	Race	Education	Business	Business Origin	Location of Business	Years in Business
MARILYN	35	Caucasian	High School	Hair Salon Owner	Owner-originated	Rental Retail Space	1 ½
FAY	38	African-American	MS Engineering MBA	Owner, Kids Fitness Business	Franchise	Rental Retail Space	¾
DEMI	39	Caucasian	2 years of college – General Studies	Owner, Real Estate Settlement and Title Agency	Purchased Existing Business	Rental Office Space	2
ELIZABETH	39	Caucasian	High School	Healthcare Consultant, Addiction Treatment	Owner-originated	Home Office	½
LAURA	41	Caucasian	BS Journalism BA English	Business Networking Coach	Owner-originated	Home Office	1 ½
KUMARI	42	African-American	BS Marketing BA Psychology	Runs two businesses: Women's Professional Development Association & Marketing Coach	Owner-originated	Home Office	1
SUSAN	50	African-American	BS Psychology	Owner, Wig Products Retail Store	Owner-originated	Rental Retail Space	2 ½
TABITHA	50	Caucasian	Broadcast Institute (one year program)	Broker for Commercial Lending	Licensed	Home Office	2 ½
ROSE	55	Caucasian	Some College – Theatre major	Communication and Media Relations Consultant	Owner-originated	Home Office	3

Gaining access to a meeting necessitated communication with a gatekeeper identified through each organization's website. A gatekeeper, such as a program coordinator or executive board member, can hinder or delay access to a meeting (Lindlof, 1995); this was true of a number of organizations. Throughout the process of emailing many organizational contacts, approximately one-fourth of my emails went unanswered.

One nationally-affiliated women's networking organization had three [mid-Atlantic state] chapters that held monthly meetings. This organization had a membership of over 8,000 women entrepreneurs among eighty chapters nationwide. Through email responses, I learned from the three state chapters that they did not hold meetings during the summer months which comprised my intended data gathering timeframe. One of the organization's chapters offered to publicize my study information in its monthly newsletter, and I agreed to let them do this.

My initial networking event was a dinner meeting of another nationally-affiliated business women's organization where approximately fifty women were in attendance. This large organization boasted a national membership of over 35,000 working and retired business women, but they were not primarily women entrepreneurs. A woman at the meeting suggested that I broaden my networking to their "express networks" which met at varying times on weekdays. I attended one breakfast express network meeting of this organization where I was able to share my study information with twenty-eight women.

Another networking organization held lunch meetings. This organization billed itself as networking in its purest form. The organization required no dues, held no special

events, and participated in no special projects as a group. These networking meetings averaged about 12 to 15 women in attendance. Each woman was given about a minute to share something about her business affiliation. Business cards and other relevant promotional materials were passed around the table. I shared my recruitment flyer which briefly described the purpose of the study, described what participants would be asked to do, and provided my contact information (Appendix B). By the time this sharing time ended, lunch was served and general discussion commenced. The table topics ranged from personal to business. Often, a woman would express her regret that she did not fit the parameters of my study as she thought it would be interesting to participate. Many women offered suggestions to me for other networking organizations I should attend, or asked me if I had met a particular woman who had started a new business.

After six weeks of recruitment activity through networking meetings, eight women who had heard about the study through either their organization's newsletter, another member, or from meeting me, sent an email indicating interest in the study. While attending one dinner, three lunches, and a breakfast meeting, only two women indicated immediate interest while at an event. One young woman at a networking meeting suggested talking to a person at Entrepreneur's Source, a national organization that works with individuals seeking business opportunities to match them to the appropriate franchise or licensed business. The Entrepreneur's Source representative was very eager to help me so she offered to share my study information with women on her mailing list.

I also contacted a women's business center about promoting my study, not realizing that it did not hold regular organizational meetings. The director offered to place a small notice about my study in a monthly newsletter. Over the course of two months, ten interested women who heard about the study in this newsletter sent emails indicating their interest in participating.

Because most of the interested women contacted me by email, this presented an opportunity to gather information by asking the prospective participants about their length of time in business, to inquire whether they had a business partner; the study parameters were limited to the recruitment of sole proprietors in the first four years of business ownership. This communication process sometimes took several days, during which time I maintained a log of emails and prospect information so that each prospect's eligibility for the study could be tracked. Some women who contacted me did not meet one or more basic qualifications of the study. I explained the parameters of the study to each ineligible prospect and thanked her for her interest.

Calling each prospective study participant on the telephone and asking a series of qualifying questions helped me determine each prospect's appropriateness for the study. Prior to each screening telephone call, I prepared a questionnaire form containing the prospective participant's information that had been gathered by email (Appendix C). At the start of the call, I explained the study and its requirements and asked each woman the same qualifying questions. Qualifying questions included: (a) How long have you been engaged in your current business?; (b) Since you started your new business have you engaged in learning?; (c) Are you willing to participate in a 90-minute audio-taped

interview with me?; (d) Are you willing to spend approximately 30-45 minutes reviewing the themes emerging from your interview afterwards?; and (e) Do you have a business partner? The call ended with my asking the demographic questions of the study including type of business, level of education, age, and ethnicity.

Prospective participants' responses to the qualifying questions were noted on the form prepared to collect this information, along with any pertinent information about her work schedule, vacation times, or other contact information needed to schedule interviews. While we talked, I made note of how well each woman spoke, focusing on her articulation of responses and whether she seemed capable of speaking expansively in response to open-ended questions. It was possible to gauge this because many of the women elaborated on their responses to the simple questions posed in the initial telephone call.

If it appeared that a woman would make a good study participant, I told her so, explaining that I was screening interested women at that time and would be in touch with her within a week to schedule a date and time for an interview. The telephone interview ended with me asking the prospective participant if she had any questions for me. Each phone conversation lasted about fifteen minutes and they were all friendly in tone.

According to Seidman (2006), in-depth interviewing of participants with similar contextual conditions provides power to the stories of even a few interviewees. The most essential qualities for participants are that they are willing to speak and share their experiences. Because inarticulate or shy participants may hinder the data collection

process (Creswell, 1998), the qualifying questions were useful in eliminating possible participants who were not willing or able to open up when talking about themselves.

Though I had originally expected to recruit all of my participants through women's networking groups, only four participants were recruited from those groups. Two participants did emerge through the emails sent by the contact at Entrepreneur's Source. Two participants were reached through an organization's newsletter. Another participant was identified because she was known to me. The many unanticipated decisions made about the recruitment of participants are discussed in more detail in a separate chapter, as appropriate for a study with emergent qualitative design. The methods for recruiting participants and their pseudonyms are found in Table 3.

Table 3
Recruitment Sources of Participants

Recruitment Source	Number of Participants Recruited	Names of Participants Recruited
Women's Networking Organizations	4	Elizabeth, Demi, Kumari, Fay
Entrepreneur's Source	2	Rose, Tabitha
Newsletter Recruitment	2	Laura, Susan
Personal Contact	1	Marilyn

Pilot Interview

Two women entrepreneurs were recruited to help me pilot test my interview protocol. My first pilot test candidate postponed our interview, so I proceeded with the second scheduled interview.

The field testing of the questioning protocol confirmed the appropriate wording of questions as well as specific sequencing of questions to participants. As a result of the pilot interview, I amended the interview protocol by adding an additional prompt under the first question: “Tell me about the form of business you have chosen and what processes you went through to get officially established.” This question led to other prompts regarding navigating the legal system and the locality in which the business operated. Unable to reschedule the initial pilot interview as planned, I used what was learned from the one pilot interview conducted to make minor adjustments to the interview protocol before interviewing selected study participants.

A review of the pilot interview transcript also aided in determining when to prompt each interviewee and when to wait and listen. Patton (2002) states emphatically that the interviewer is the most significant influence on the quality of the information gleaned from an interview.

Data Collection

Once participant interviews were scheduled, interviewees were sent a copy of the study consent form by email (Appendix A) outlining the objectives of the research and explaining the privacy protections afforded study participants. The email message and the consent form explained the study and outlined the major requirements that participation would entail, such as a 90-minute investigatory interview, answering follow-up questions as necessary, and review of emerging themes from the interview. The email also reminded the participant of the interview location and time.

The interviews were conducted during a time most convenient to the entrepreneurs over a span of seven weeks. Each interview began with a little small talk initiated by either the participant or the researcher. The interview became focused when the consent form was discussed and signed by both of us. Beginning the interview with this procedure assisted in ensuring the participant of the confidentiality of her interview and promoted a sense of trust and confidence in the interview process.

A female researcher interviewing female participants is not without special considerations (Finch, 1984; Oakley, 2005; Seidman, 2006; Tang, 2002). Shared gender of the interviewer and interviewee can aid in reducing social distance (Oakley, 2005). As Finch (1984) found, women are often eager to talk to a female researcher. She notes that the structural position of women in society causes them to welcome the researcher as a sympathetic listener. Oakley (2005) states that finding out about people is most effective when the interviewer and interviewee have a non-hierarchical relationship. Oakley also stresses the importance of the interviewer being prepared to invest her identity in the relationship.

Tang (2002), in her study of British and Chinese academic mothers, found that race and class sometimes can intervene in the power balance of an interview relationship. When the interviewer and participant do not share the same class or race, barriers to understanding can occur due to the absence of shared experiences. Throughout my reflexive process, I was always cognizant of my own assumptions about race and class underlying conversations with the participants and recorded these observations in a reflexive journal after each interview.

To effectively gain the point of view of each research participant, the interviews were in-depth, and were scheduled to last for ninety minutes of individual interview time. The actual interviews lasted between seventy-five and one-hundred-five minutes. This block of time was not too intrusive, yet gave the participant the feeling that she was being taken seriously (Seidman, 2006). Using the interview protocol, each interview began with the participant describing her business and its context. The interview questions were open-ended allowing for lengthy, detailed responses. Probes were used whenever necessary to extract as much detail as possible. These probes were so significantly related to each woman's business experiences that each interview became highly individualized.

Two digital voice recorders were used to accurately capture each interview (Patton, 2002; Seidman, 2006; Weiss, 1994). Audio-recording has benefits for both parties in the interview process. The researcher benefitted from the ability to return to the audio-recordings to check for accuracy and to clarify questions from the transcript. The participant gained the assurance that there was an accurate record of what she said. She could be more confident that her words would be treated conscientiously (Seidman, 2006).

During the interviews, I gave full attention to the participants, avoiding interrupting the flow of responses (Seidman, 2006). Occasionally, I made written notes of prompts to inquire for additional information or noted "markers" that a participant dropped into her narrative so that I could follow up on them. According to Weiss (1994), markers are passing references that participants will make to important events or things about which they are not actually talking at the time. He advises to pick up on a marker

as soon as possible during an interview if the hinted subject matter has potential significance for the study. Following up on markers also indicated to the participant that I was listening carefully. Asking participants about markers led to richer data and contributed to the thick description of experiences.

At the end of the interview, each participant was asked to select a pseudonym to be used in discussing her experiences. Also, care has been taken to mask the identities of the participants by using generic descriptions of their businesses. Such measures assured the participants that they would not be identified in the discussion of the results and conclusions (Creswell, 1998; Seidman, 2006).

Following each interview, I recorded notes of comments made by the participant, my personal impressions, feelings, concerns about the setting such as distracting noises, and follow-up questions precipitated by the interview. The post-interview note-taking was intended to provide backup of data in the event that a portion of an audio recording was unclear (Seidman, 2006), but the notes were not consulted during transcription. The post-interview notes did aid in generating a list of follow-up questions which I asked later of participants (Patton, 2002; Seidman, 2006). I transcribed my notes verbatim and stored them in the locked computer files created for each participant.

Transcript Preparation

Each audio file was listened to and transcribed word for word using a word processing program. Each transcript also required editing with appropriate punctuation and paragraphing during the transcribing process. Special care was taken during this process for as Seidman (2006) says, “[p]unctuating is one of the beginning points of the

process of analyzing and interpreting the material and must be done thoughtfully” (p. 99). Serving as my own transcriber helped me substantially in understanding the women’s stories and in developing a sense of the themes that would emerge from the interview data. Because I transcribed the audio-recordings within days of each interview, this intimate knowledge helped me during subsequent interviews to listen for, and ask questions about, specific learning experiences that I had already heard from earlier participants.

While the participants were not formally compensated for their participation, it is my hope that each entrepreneur left the interview with a positive perspective on the experience. Contradictory evidence exists in the literature about the value of interviewing to the participant. While some researchers find that participants do not gain much from their cooperation with the research endeavor (Patton, 2002; Seidman, 2006), others have claimed the experience was valuable. Seidman (2006) and Finch (1984) note that many interviewees appreciate the opportunity to talk and to be heard. Stake (1995) also suggests that participants are happy to have their story told and feel complimented by being asked to participate. I found that the women were excited about the study and their contributions to it. At times during the interviews, some of the women talked about their businesses in such a way that it appeared to me that they were thinking out loud, clarifying their own thoughts and beliefs about their businesses.

Credibility and Trustworthiness

As the primary collector of data, the key source of credibility for the study is the researcher. Credibility results from accurate and faithful transcription, as well as

transparency in how data are collected and analyzed. Credibility was ensured through the use of a peer reviewer, who had studied qualitative methods of data analysis and had completed qualitative analysis as part of his own doctoral studies. The reviewer ensured that the data were properly and faithfully coded without bias. This process served as verification that the interpretations represented the data accurately.

To achieve accurate coding, the peer reviewer was given two samples of participant transcripts, each approximately four pages in length, along with the codes I had developed in my analysis. No personal information about the participants was given to the peer reviewer. The peer reviewer coded the transcripts using the codes I had developed. He then reviewed the transcripts to determine if any data reflected concepts not encompassed by these codes. The peer reviewer discovered no new concepts. I compared his coding with my own coding of these transcript excerpts and found few differences between our coding selections. We discussed these and came to agreement about the meaning of these minor discrepancies which did not affect themes observed in the data.

Denzin and Lincoln (2005) describe the findings within the constructivist paradigm in terms of the criteria of grounded theory. Terms such as credibility, transferability, dependability, and confirmability replace the usual positivist criteria of internal and external validity, reliability, and objectivity. Guba and Lincoln (2005) suggest another set of terms, authenticity and trustworthiness, in lieu of validity and reliability. The researcher might ask, are these results authentic enough that I would act

upon them? Can another researcher replicate them? Dependability can be achieved by creating a systematic process which is followed in a disciplined fashion (Patton, 2002).

Reflexivity is the ability to reflect upon behavior and motive. Taking reflexivity further involves bracketing (Ahern, 1999). Bracketing is an iterative process by which the researcher continually assesses the effectiveness of the research process. The researcher first identifies in advance potential areas for concern, such as personal assumptions, potential for role conflict, neutrality, boredom or desensitization to new information. After the analysis is written, the researcher must review the written account looking for bias, which is a process used to ensure the rigor of my analysis.

As the research process evolved, value-laden responses from participants were encountered. Because this particular research process was primarily focused on the collection of private business information, I used a reflexive journal in order to assess personal assumptions and biases throughout participant interviews. At the conclusion of each interview, I used a digital recorder to talk about my personal impressions of the interview process, and the study participants' responses to my questions. Later, transcribing my own recorded impressions of the interviews added another layer of reflexivity as I again contemplated how my assumptions and biases might have affected interpretation of the data. Reflexivity involves a constant examination of oneself, as it requires self-understanding and self-awareness (Patton, 2002; Guba & Lincoln, 2005). The journal reflections helped maintain methodological rigor as well as foster an ethical approach to the emerging interview process.

My reflections were shared with the peer reviewer twice during telephone calls so that assumptions could be viewed through the perspective of another person (Ahern, 1999). After the second interview, I was concerned about my hesitation to ask a participant if she consulted her spouse for advice. This troubled me as I could not detect the source of my hesitation. The peer reviewer allayed my worries and we agreed that I should ask the question of the rest of the participants when the opportunity arose in the interviews. I returned to the second participant and asked the question by email. Such reflexivity reminded me to remain vigilant of perceptions and personal perspectives and how they were shaped in the past and in the present. It was incumbent upon me as the researcher to ensure that the voices of the participants were heard at all times.

While bias may be inevitable in any non-positivist study (Ahern, 1999; Mantzoukas, 2005), I worked diligently to minimize bias in the interviews and data analysis (Denzin & Lincoln, 2005). I accomplished this by being reflexive during the interviews and as I contemplated the data and their interpretations. Stake (2005) states:

Perhaps the simplest rule for method in qualitative casework is this: 'Place your best intellect into the thick of what is going on.' The brainwork ostensibly is observational, but more critically, it is reflective. In being ever-reflective, the researcher is committed to pondering the impressions, deliberating on recollections and records... (p. 449).

This reflection occurs while identifying and challenging the researcher's frame of reference and cultural biases as well as the etic issues that arise during the research process (Stake, 2005).

Data Analysis and Preparation

Seidman (2006) warns that the researcher is not a ‘clean slate’ as he or she begins to read a transcript. The researcher must acknowledge his or her interest in the content and work to eliminate bias. “The interviewer must come to each transcript prepared to let the interview breathe and speak for itself” (Seidman, 2006, p. 100). Stake (1995) says analysis is the giving of meaning to both first impressions and the final document.

Data management is the first step in the analysis process (Creswell, 1998). In the course of transcribing interviews and collecting emails and business documents, approximately five hundred pages of data were produced. My notes and journal entries resulted in another 40 pages of data. Interview transcripts comprised 355 pages along with 50 pages of email exchanges. In order to manage the large amount of interview data, a computer-based solution to storing, categorizing, analyzing, and grouping the data thematically was employed. In addition to the interview transcripts, files for each thematic element were created. For each participant, coded sections of each interview were extracted into another computer file; these files allowed me to review the women’s words and their thematic codes without extraneous transcript text.

Making notes in the margins of transcripts began the process of categorizing the data. Relevant self-directed learning elements from the literature were used to begin thematic analysis. Some of the initial codes included resources used in self-directed learning: people as resources, books as resources, and so forth. Themes specifically related to the study’s research questions also emerged, including learning goals, past experience, and lessons learned. While I worked with one interview at a time, I made

notes of commonalities and variations within the data as I saw them. My goal was to seek the essence of each woman's learning story to determine what motivated her and what challenges were unique to her experience as an entrepreneur.

After initial manual coding of the data, computer software was used to assist in coding. The qualitative research software, Atlas.ti, was used for this purpose. While there was a learning curve to testing and using the new software, the time spent learning the software was recouped in the time saved on data analysis and coding.

According to Strauss and Corbin (1990), concepts are the essence of data analysis. After taking apart an observation or a sentence, the researcher gives each discrete element a code. Comparison was made incident to incident, so that similar ideas were labeled similarly; concepts were then categorized.

Immediate transcription following an interview afforded me the ability to begin analyzing the data for learning themes that emerged early in the process. This guided future interviews, allowing for the collection of new data through the development of interview prompts and, later, through appropriate follow-up questions (Miles & Huberman, 1984; Strauss & Corbin, 1990). Creation of tables and diagrams further assisted me in gaining a grasp of the themes and their relationships to each other (Miles & Huberman, 1994).

Welsh (2002) asserts that the researcher saves time in coding, searching, and analyzing themes in the data through computer analysis, but it is incumbent upon the researcher to understand the data in context and to be able to tell the story. After I had coded all of the transcripts, the software allowed me to aggregate thematic data and to

gain a sense of the depth of the women's shared learning experiences. I also created computer files for each theme that emerged and stored commentary related to a theme in a separate document file. This aggregation also assisted me in writing descriptions of the self-directed learning experiences and supporting them with appropriate quotations. Being able to identify consistent themes across transcripts was a distinct benefit of the data analysis software.

Having all aspects of the data and analysis on screen at once and being able to visually map out relationships between different parts of the data and theoretical ideas, and to form links between them and jump back and forth, all seem to encourage that creative process of sparking ideas and pattern recognition (Barry, 1998, para. 8).

Drisko (1998) reminds us that qualitative data analysis software is a tool that cannot replace good methodology, good research questions, immersion into the data, and consistency in all facets of the study.

A handful of broad categories emerged as the data was read and listened to repeatedly. Through this vigorous process, codes and themes sometimes changed as new ones were added and others merged or were removed. This further synthesis occurred through constant comparison of the data, as patterns and variations were noted (Glaser & Strauss, 1967). Variations were explored via continued comparison across the cases as well as by returning to the participants with more questions or for further clarification until data saturation was achieved (Patton, 2002).

As suggested by Patton (2002), inductive analysis permitted deep understanding of individual cases before they were subjected to cross-case analysis. "This helps ensure that emergent categories and discovered patterns are grounded in specific cases and their contexts" (p. 57). The relationships within the data and corresponding categories appeared without the support of hypothesis-making or prior assumptions. From specific case-by-case observations and stories, the data were moved into a general framework for conceptualizing entrepreneurial practices in self-directed learning.

Finally, the emerging themes were shared with participants for further verification of my understanding. All of the participants concurred with the thematic interpretations of their learning experiences, though several required reminders to respond to my request for this verification. Only one participant requested a correction in the wording of a theme by using other language to clarify her meaning of the term "marketing."

Initially, I attempted to present the study results in text form according to major themes; however, breaking up the women's stories into these thematic categories resulted in losing the essence of each woman's unique learning story. I then suspended a thematic analysis approach to my written descriptions of the data and began separate narratives to tell each woman's story in a sequential manner, carefully illustrated with each woman's quotations.

After I had written each woman's individual learning story, I reviewed them for themes common among the study participants. These broad themes also comprised another section of the written description of study results, allowing me to compare and contrast across individual cases. I returned to the individual transcripts to find material

that supported or negated the broader themes that were emerging. Throughout the resulting descriptions, individual quotations speak to the thematic category being presented. Shaped by the themes in the research, the lived realities of these entrepreneurs are depicted in Chapter V. The interpretive approach to this study is apparent in the reporting of the findings as I attempted to accurately portray the experiences of each entrepreneur (Lincoln & Guba, 1985; Patton, 2002; Seidman, 2006).

Limitations

In every research study, the experiences, assumptions, and biases of the researcher are important considerations in the conduct of the study and the interpretation of the results (Creswell, 1998; Patton, 2002). My connection to the study of entrepreneurship is a personal one. An entrepreneur myself, I once created and owned a small crafts business and currently run a web design business. I have some affection for and feel a personal bond with anyone who accepts the challenges of entrepreneurial endeavors. The study was also conducted during a particular time with its prevailing economic conditions. What women entrepreneurs report at any given time may be different in divergent economic contexts.

The participants voluntarily shared their experiences with me as the researcher. The study did not attempt to contrast entrepreneurial learning across ethnicity, age, or business sector. Participants in the study may have portrayed themselves and their experiences in a positive light, so the possibility exists that a participant tailored her responses to fit the expectations of the researcher or to provide socially acceptable responses to questions posed.

The location of this study was confined to one mid-Atlantic state within the U.S. The experiences of the participants in this study may not be similar to the experiences of new business owners in other regions of the country.

Delimitations

The intent of this study was to investigate self-directed learning engaged in by women entrepreneurs during the first four years of business ownership. The entrepreneurs in this study included those in the first four years of building their businesses in a mid-Atlantic state. This study was bounded by the nature of entrepreneurial work found in a particular geographic location during a specific timeframe. The individuals of interest in this study worked alone, without a business partner, and with no more than five employees. For reasons of personal interest to the researcher in exploring other women's learning experiences through entrepreneurship, all were women.

Summary

This chapter focused on research methodology designed to meet the requirements of the study and consisted of nine case studies of women entrepreneurs during the first four years of business ownership. Interviewing was the primary method of data gathering. A pilot interview aided in refining the interview protocol. A single in-depth interview captured the perspective of each participant. The interview questions were open-ended allowing the participants to describe fully their self-directed learning activities. Follow-up questions posed by email or telephone captured additional data after the researcher and participants had reflected on the interviews.

Since the researcher was the primary instrument of interpretation, minimizing bias was accomplished through the use of a peer reviewer who helped ensure appropriate coding of the interview data. A reflexive journal kept during the study period enabled me to keep my biases and assumptions in check. Participants reviewed the emerging themes for errors and clarity in describing their learning experiences.

Data analysis was accomplished both manually and through the use of qualitative data software to code data and conduct thematic analysis. Initial manual coding using margin notes allowed me to become intimately aware of the emerging themes; computer software helped manage the large volume of text resulting from the interviews.

Care was taken to protect the identity and ensure anonymity of each participant by storing data safely and securely in locked computer files, accessible only to me. Audio recordings were erased from the digital recorders upon completion of the analysis.

This research is intended to provide new insight into the self-directed learning of women entrepreneurs while engaging in the work of developing their businesses. It is limited by the selection of a small number of participants who own businesses in a mid-Atlantic state.

IV. DECISION-MAKING IN THE RESEARCH PROCESS

The emergent design process requires the researcher to evaluate events and participant responses in order to make decisions about the ongoing research process. These decisions change the original research design. This chapter describes the research design decisions that I made during the process of recruiting and interviewing study participants.

Recruiting and Selecting Participants

My original participant recruitment plan involved attending a wide variety of women's business networking groups. I began the recruitment process by sending emails to women's business organizations and business assistance groups, but soon learned that not all groups held summer meetings and some had relatively small numbers of entrepreneurs as members.

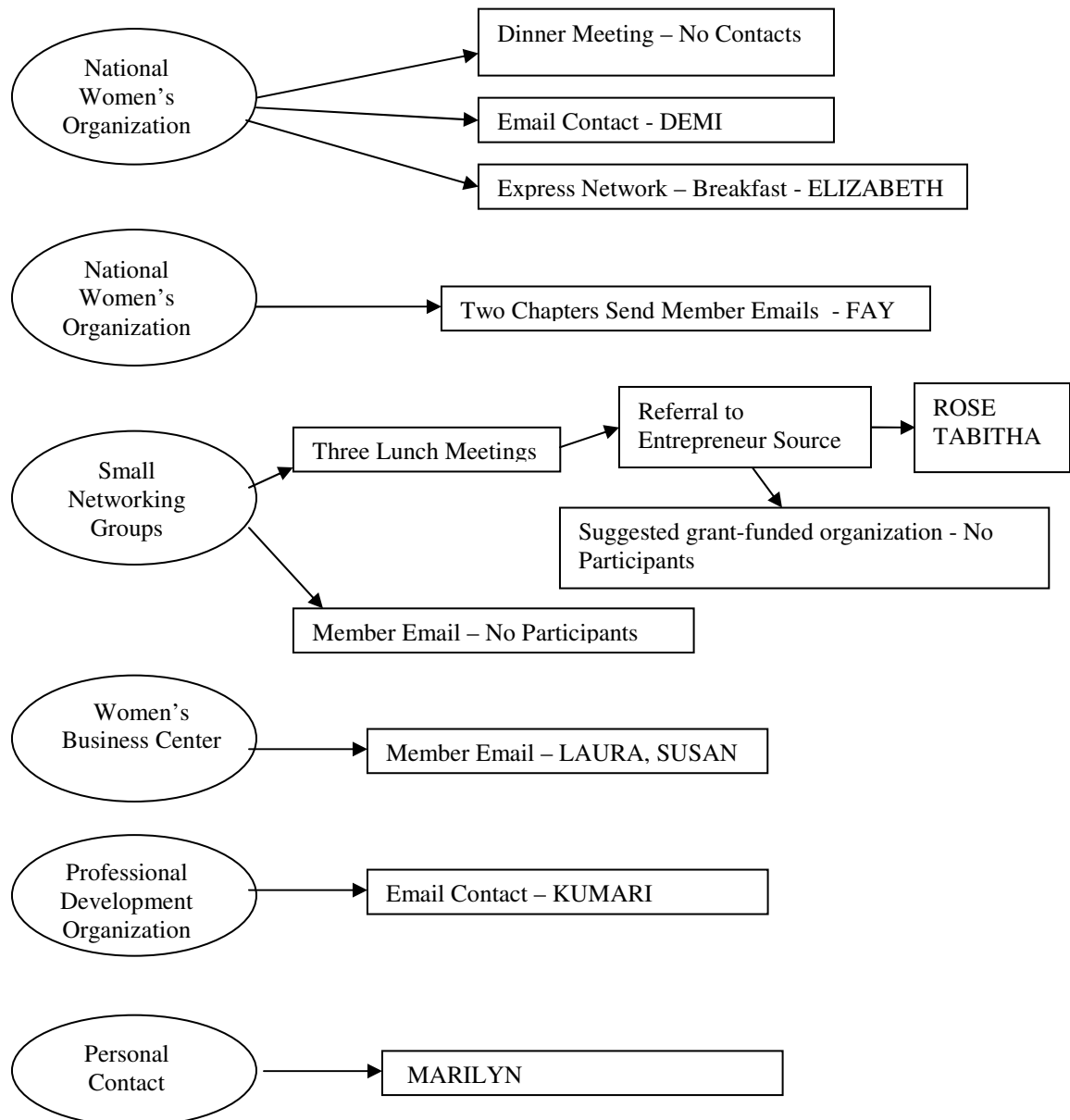
The process of finding qualified participants varied considerably from the snowball strategy that I initially anticipated which involved personal contact with potential participants through women's business organizations. This strategy evolved as one contact led me to another prospective participant or a contact suggested publicizing the study via email or newsletter. Six different organizations offered to publicize my study in their newsletters. Agreeing to this enabled me to reach more women quickly and broadened my pool of contacts significantly.

I soon began receiving emails from women whom I had never met; this resulted in my creating an email response that contained three questions about the length of time in business, the type of business, and whether the entrepreneur was in a partnership, since my study sought sole proprietorships. Ultimately, six of my study participants were recruited through organizational email or newsletter contacts. I also recruited a business owner who was known to me prior to beginning the study. The paths I took to locate interested participants are depicted in Figure 1.

When contacting each of the women, I focused mostly on whether she met the basic requirements of the study and how articulately she described herself, her business, and her initial, brief descriptions of learning. At first, I did not focus on age, business type, level of education, and ethnicity. However, as the list of prospects grew, the participant demographics remained diverse in all of these areas. Two participants were in the field of “business coaching”; they were similar in age and education, but one was African-American, and the other was Caucasian. By the time I had found seven participants, I realized that more than half of them had been in business for two and a half years or less. My dissertation chairperson recommended that I try to locate my remaining participants from those who had been an entrepreneur for three or four years. I was successful in adding another participant who exceeded three years in business.

Figure 1

Network Diagram of Contacts



Because she had been in business about three years and added to the depth of self-directed learning in the study, I elected to include my pilot study participant, **Rose**, in the study findings. The quality of her data and her potential for contribution to the study led to this decision. Only one participant, **Marilyn**, was known to me prior to the study. Because she worked in an industry not represented in my participant pool and could potentially add to the richness of the data, I called **Marilyn** to ask about her interest in my study, then visited her shop to explain the study in detail; she agreed to participate.

There was a certain amount of serendipity at work as the participants approached me about participating in the study, since I did not deliberately focus on particular demographics as I screened and selected initial study participants. Fortunately, I did not have to deny participation to any interested woman entrepreneur because she was too similar to a participant already in the study. By the time nine were recruited, I determined that a tenth participant would be accepted only if she met specific requirements which would diversify my participant group.

While I was screening interested participants, I was contacted by many women who did not meet the requirements of the study because they either had business partners or had been in business for more than four years. Only two women were not selected because they failed to effectively articulate their learning from the business ownership process during screening telephone calls.

Upon completion of active recruitment of participants, I received emails from seven additional women who were interested in the study. Two months had lapsed since I had begun networking and posting in organization newsletters, so I investigated the

source of these referrals and learned that my study advertisement had been run again in two organizations' newsletters for a second month. When following up with these late volunteers, I found that they either had been in business less than one year or for over four years so they were not added to the study.

Conducting the Interviews

Out of respect for the time of these busy women entrepreneurs, when making interview appointments I offered to meet with them over lunch. I bought lunch for three of the women and we conducted the interviews while eating. For one participant, I purchased a cup of coffee. Because of the interview appointment times, we often met in restaurants or coffee shops. Two participants met me in the lobby of the same hotel, one in the morning and the other in the early afternoon. This location had been suggested by one participant. Marilyn was the only participant to meet me at her workplace for the interview.

Meeting in public locations was generally a necessity to allow the women to leave the distractions of work and, in a few cases, home. Using a high quality digital voice recorder enabled me to capture the interviews completely even when restaurant noise was loud. During transcription, I had to play back the recordings to listen for a participant's voice over the noise of the interview environment on only a few occasions.

Without my asking, the pilot interviewee prepared an extensive list of books and websites in advance of our interview. Through our discussion of this resource list, I discovered how she learned to write proposals. Had we not discussed her resource list, I am not sure I would have learned about her learning that occurred in proposal writing.

Consequently, I decided to ask all participants to prepare a resource list prior to our meetings to engage them in thinking about their learning strategies. Not all of the women complied with this request; a few sent a list after the interview, and others never followed through.

Though I had an interview protocol containing questions asked of every woman, each interview was unique. During each interview, it became essential to understand the basic structure and details of the participant's business in order to give context to the nature of entrepreneurial learning. Thus, the probing questions were different during each interview. Because three participants had employees, these interviews contained questions related to learning about employee management.

On one occasion, upon asking a participant if she had read any books about consulting, the participant (Elizabeth) asked me if I could recommend a book. Rather than recommending a consulting book that I had read during a graduate course, I named a book that Rose had identified as a major source of learning.

The original interview plan required that I create a list of follow-up questions after immersing myself in the data. Because most of the women were very accessible by email, I generally asked each of them questions following the interview when I sent an email as a thank you note. I found this was a more efficient way to collect additional data since the interview questions were still on the minds of both the interviewer and the interviewee. This email correspondence afforded me the opportunity to ask initial follow-up questions immediately after the interview in order to gain additional data or clarification once I had listened to the audio recording. Having had time to ponder the

interview questions and the study's topic, each participant answered the questions fairly quickly. Some participants had seriously reflected on the interview, and in their email responses, they more fully elucidated their learning stories with newly remembered incidents and experiences (Weiss, 1994). The participants' written responses were copied and pasted from the email into their interview transcripts to be coded along with the interview data. I was careful not to intrude on their busy lives, however, and waited until all interviews were finished to complete the remaining follow-up questioning and data confirmation of all participants.

As the participants recounted their self-directed learning endeavors, I had hoped they would provide samples of work products (documents, brochures, marketing pieces, and visual aids, for example) that resulted from their self-directed initiatives. Not all of the participants provided these; however, the documents some women shared were symbolic of the learning the women had experienced. Only four participants had a business plan to share. One participant shared two small marketing flyers she had developed for her business. The women who used contracts and proposals as part of their work indicated that these documents usually were developed individually for each client; these were not shared with me. Because I was unable to collect a consistent set of documents for all participants, I made the decision to omit document analysis from the research process. However, the participants provided rich descriptions in our discussions about the document development process, the types of learning pursued, and the resources that each used. These provided additional validation of the themes that emerged in the data.

Summary

This chapter discussed the research process as it emerged during recruitment, participant selection, interviews, and follow-up, elaborating on design decisions that occurred during the data gathering process. The emergent nature of this qualitative research process necessitated that changes be made to the recruitment process in order to locate eligible participants in a timely manner. Following the pilot interview, the interview protocol was adjusted slightly; however, because of the uniqueness of each business, each interview was highly individualized. As circumstances permitted, follow-up questions were sometimes asked by email immediately following an interview rather than saved for the final follow-up questioning by email.

V. FINDINGS FROM THE STUDY

In this study of the self-directed learning experiences resulting from a new business startup, nine women entrepreneurs discussed the learning each pursued during the first four years of business ownership. During a 90-minute interview, each participant described the difficulties of starting her business, persevering with the process, and learning what she needed to know in order to be successful. Each woman's story is a window on the world of learning by entrepreneurs and each story provides a view that reflects the learning choices she made in starting and building her new business.

Learning occurred for these women because they encountered new experiences and challenges. The women reported a variety of learning events that were continuous in nature and incorporated learning strategies such as experimentation, reflecting on past experience, formal training, and self-directed learning through people, groups, books, and Internet research. The lessons learned are explored, as are the women's perceptions of their effectiveness at learning what they needed to know in order to effectively run a business.

The purpose of this chapter is to present the themes related to self-directed learning from the perspective of nine women entrepreneurs. Comparison of the themes revealed some commonalities in the entrepreneurs' self-directed learning efforts. Cross-case comparison also revealed differences that each woman's business, educational background, and previous work experience may have engendered. The depiction of

learning here presents learning by women entrepreneurs as self-directed, experimental, and often rooted in past experience, findings that add unique understanding to what we already know about how entrepreneurs learn.

Individual Stories of Women Entrepreneurs

Through individual interviews, nine women entrepreneurs shared their stories of starting a new business. Each woman's story is presented here in an order based on age, from youngest to oldest; however, age did not appear to be a factor in what and how they learned.

Marilyn: Experimenting through Hands-on Learning

Marilyn is a 35-year old Caucasian woman who owns a hair salon. She has a high school education with a vocational concentration in Cosmetology. She is divorced and a single mother of a teenage boy. At the time of our interview, she had been in business for two years, renting retail space in a small shopping center. About two years prior to starting this business, she tried working in a corporate-owned salon environment but did not enjoy it. She considered trying a new career but gravitated to owning a salon because it was what she knew best.

I've always been a hair dresser, so I don't know how to do anything else. Sixteen years. When I was 19, I went to a shop and started to work there. The manager had nobody to run it. It's just this big crazy story. He said, "can I trust you to, umm... I want to teach you how to do the payroll, the billing, and all the advertising." ...I moved down [to mid-Atlantic state] and thought I'd do something else. I decided I didn't know how to do anything else. I went to work at [large retail salon] in the mall, and then I got a clientele after about a year and a half. I don't like the corporate, so I just thought... let me go do it again. I did a booth rental in another salon, so I knew my clients were gonna start to come over. I started to look for someplace to rent.

Marketing and attracting new clientele were challenges in **Marilyn's** line of work. According to Marilyn, there are many salons in close proximity and they copy each other's promotional events. This made it more difficult for a basic salon like hers to differentiate itself. **Marilyn** spent as much money on advertising her salon as she did for rent. She had to try a variety of advertising outlets to get results, by testing new marketing opportunities when she found them.

It's a lot different down [to mid-Atlantic state] than it is in [northeastern state]. I am used to more traffic, I guess. There are a lot of salons down here. A lot of people do booth rental which is illegal in [northeastern state]. Even though there are more people down here, I think the salons are closer together than back home....It's just one salon that competes against the next one, stealing ideas. When we first opened, our big thing was a free haircut with color service. I had banners made up, advertising that... next thing you know everybody's doing that! They say that it's a compliment to be copied....Marketing sometimes is hard cuz you want to try something new, to see what works. It's all trial and error. I did another ad with a dear friend of mine. I spent about the same amount of money and I got two people. You have to keep switching it out to get new people...It's all trial and error.

Though she did not explore the computer or the Internet regularly, **Marilyn** had researched online and experimented with logo ideas for her advertising. She had not been successful in devising a consistent theme for all of her marketing materials. When she did not shop around carefully, she learned expensive lessons.

I just started going through and doing. I was looking for one specific logo and I haven't really found one that is like, wow, this is mine. I was getting magnets for my car from the Internet. The yard things. I don't really have that is, like, for "my salon." I should have that....I probably should have done that a little more....I had t-shirts done and I loved the logo but it didn't match [the logo on] my car. So I looked for something else. I picked up a different logo for the magnets. Things get really expensive too, and if you don't know, if you shop around... I can remember spending \$240 for a banner and I had somebody else say they could have done the banner for nothing compared to that.

Marilyn employed two people in her salon. She faced challenges with hiring and keeping dedicated employees. She knew she could work alone if she had to, so she was nonchalant about employee issues. Even though she had not needed to advertise for employees, she had looked online at hairstylist-related websites for recruiting purposes.

Finding help is hard down here. You can't find help down here. So it is....That's why I have a smaller salon, cuz if I have to...I know I can run it by myself. Is it always nice to have extra help? Yes, but if I have to run it by myself I can do that too. I don't actually advertise for help. I did have a booth rental. She found me. I looked at behindthechair.com to see what was out there. There were just three places to advertise for work.

Marilyn relied on intuition when making hiring decisions and admitted that she had made mistakes. She was particularly unsuccessful when hiring young women who are seeking their first experience in a salon.

I can feel them out. I have had only one problem with the girl who was going to apprentice with me. This was her only chance to make something of herself. This is all she has. She didn't care anymore. She seemed like she was great, until I hired her. She thought once I signed that paper for her apprentice work, she was just in, like, ahh, this is gonna be great. Uh-huh... she didn't want to learn how to blow dry hair. And they know it all! Kids today know everything.

Marilyn had a small cadre of people from whom she gained advice. Her mother is an independent business woman who lives nearby. Marilyn occasionally followed up on opportunities researched by her mother. Over the years, Marilyn's son had assisted her with computer tasks. She also found a great deal of personal support from her friends and clientele.

No, I don't go on the computer.... I guess that's kinda like.... My son's done flyers for me....I bounced off about my location cuz I was gonna go someplace else. Just family, friends, clients. ... I can't imagine myself doing anything else.

The only professional **Marilyn** had used was an accountant for tax filing. She had not asked her accountant any questions nor did she actively seek the services of a lawyer or any other business professional.

[An] accountant does my taxes. I haven't had a time I needed a lawyer. I have business insurance. You do have to get that here. I haven't had to use a lawyer for anything.

Marilyn was not interested in reading books or trade journals about business and marketing. She has spent time with advertisers listening to their descriptions of marketing venues suitable for her business, but she had not determined a formula for the most effective advertising for her business. She did not have the time and did not think it was worth the effort in her particular business because she relied heavily on her past experience.

... I read the marketing things from the salespeople, this is what we do, this is our response. But do I sit down to try to figure out?... No... Yes, there are [trade magazines], but I don't have time to read them. I have been in this industry for so long. I did the marketing for the guy back home, plus for myself... if I didn't know what I know. I have already done my trial and error.

Hair industry professionals provide regional training opportunities on an intermittent basis. **Marilyn** had sent employees to events but she understood that only the right kind of employee could share the information appropriately. It had been a year since she had attended one herself but she acknowledged that attending hair shows was an important venue for her to continue her learning.

In [northeastern state] it was easier...harder to find classes here. There's not a lot of places that have them, we used to go up to [city] area. [Employee name] went to one recently in [nearby city] but they're hard to find.... I sent an employee, as it's easier for her to get away. They give handouts, you take notes...it takes the right person in your salon to bring back information from the show. Do I still need to go to hair shows? To be updated on the trends and styles? [Nods her head]

affirmatively.] You have to be able to think outside your box. Be open to new things, willing to try...

Marilyn felt that various fashion media aided her in keeping up with trends. She had tried online videos, but didn't find that there was anything "new" there for her. When I asked her what she would do if she did find that she needed to learn something new, she said she would try to find a class to take.

It is hard to keep up here. There are videos now. There are some at behindthechair.com.. they try to bring the classes to you. Yes, [watched videos about] haircolor, haircuts. You get to a point where... oh yeah, I've seen that before...it all comes back...I'll go to a class.

Marilyn did not use the computer to keep her business's financial records because she was comfortable with the way she had learned it years ago. She had been too distracted by personal issues and opening her business to focus on learning how to use financial software. She thought she might take a course or ask a friend to help with learning the new software.

I don't do Quickbooks, I still do the old fashioned way...the old weekly ledger book. To me, it's how I learned. I don't use a computer a real lot, so umm...My goal was this year that I was going to do that...Quickbooks. I still have my ledger book. It's been a hectic year. Everything's been unexpected.... Personal struggle since I moved down here. I've had to not let that affect my work. To keep that separate, it's hard. I probably will do the Quickbooks this coming year. I probably will take a class if there is one. I can't imagine...I have a friend who could help me.

Marilyn struggled to answer the question about her learning effectiveness and began with a wandering response about what she already knows. She thought she might have asked for more advice from people, but was doubtful that it would have helped. She wondered if more schooling would have led her to be a better researcher for her business. She finally credited her hands-on learning with getting her this far.

I learned and I had practiced because I had someone looking over me before I gung-ho'ed to...umm...do it for myself. I mean, umm, I saw the numbers that came in all the time....I know what I need to make each week to survive...I guess I could have asked more people, but they would have been other hairdressers and they're not going to tell me...If I had gone to school, would I have learned anything more? Maybe I would have researched markets more...In the long run, I think the way I learned was hands-on experience. I learned how to budget, you know, how much I spend on products versus how much is coming in. I have a pretty good grasp...

I asked **Marilyn** if she might have done things differently given the lessons she had learned from starting this business. She appreciated the opportunity an old employer gave her and found that her past experience had guided her well. She acknowledged that she made mistakes and learned from them. Owning a business is not easy, but she clearly did not want to work for someone else. She wanted to work with and develop relationships with her clients and not have to deal with goals and business reports from corporate management.

I really do appreciate that that guy just trusted me and let me do my thing. I worked trial and error for advertising... what colors to advertise with, I learned so much at such a young age. Hey, do I make mistakes? Yeah, I just made two...(laughter). You kinda...you live and you learn...It's not always easy...but I can't work for a corporate company. Everything changes. I remember when I would go there, and go to management classes. It wasn't about the stylists; it wasn't about the client; it was all about the numbers. And the numbers changed. What they tell me one week, two weeks later is now different. We're gonna pilot this at these five salons. I just couldn't do it at corporate. I have to have a relationship with my clients. I can't just go in there and think about the numbers... This is like a cozy quaint place where you can get to know your clients.

When **Marilyn** began working in the cosmetology field, she had the good fortune to find a boss who trusted her enough to teach her everything about running a hair salon. It was that experience that guided her daily business decision-making. When she managed a large corporate-owned salon, **Marilyn** learned some important lessons about

herself. She did not like working in a corporate environment and she enjoyed building relationships with her clients.

In addition to relying on her past experience, **Marilyn** liked to test new ideas in her salon. She experimented with advertising ideas, product selection in her shop, and she was open to other specialists plying their trade in her establishment. Rather than pursue more formal learning for managing her business, **Marilyn** considered and tested new ideas and opportunities as they emerged.

Fay: Following a Passion for Fitness

Fay is a 38-year old African-American franchise owner. She is married and has a ten-year old daughter. She earned a master's degree in Engineering and also has a master's degree in Business Administration. At the time of our interview, she had been in business for nine months. She left management consulting in a corporate setting to follow her passion. Her involvement with her daughter's Girl Scout troop led her to research the business of children's fitness, which led her to a franchise opportunity. Before launching her business, she conducted extensive research online. She spoke to the franchising company and also consulted with other franchise owners to learn as much as she could before she committed to this business opportunity.

I got way more involved particularly with my daughter in leading her troop. It was interesting because I found myself during the day starting to plan for things we were gonna do with the troop with the girls, and to get them active...So the more I thought about it, I was less fulfilled with what I was doing as my day job, so I decided to just quit. So I decided to try to make what was my night time job my real job. You know, try to follow my passion and try to work with kids and help them out. And in just from talking to some of the girls in my troop and doing a little research, I really felt there was a big opportunity around kids and getting kids active.

So, I was gonna try to come up with my own idea and as I started doing research, just Googling “kid’s fitness” and seeing what was out there and kind of following the trail, I ran across [franchise name]. The more I read about it and tried to find out whatever I could about the business. [I] then called them and talked to them, the more I realized, why should I recreate the wheel. You know, they are doing what I would want to do plus so much more. It’s a proven model so I figured that would be a lot easier for me to go down that path. So, I did some due diligence, talked to...visited a couple locations, talked to a couple current franchisees to try to make sure I understood what I was getting into and the situation.

Since she is in a retail location, **Fay** experienced new learning through negotiating a lease and having the space customized for her business. She used an attorney to guide her throughout lease negotiations. She used a second attorney and her accountant to develop a list of contractors to help with preparing her building space. She later learned from other franchisees and a neighboring business owner that she could have done things differently in negotiating her lease.

I had a good real estate attorney, she started to talk to me about some of those things but she didn’t want to get into the business aspects and focused on the legal aspects. Since I have talked to other people, there are so many ways that I could have thought about it, but I didn’t know that. Just some of them are other franchisees that I talked to. The people who owned the business next door. I got to know her pretty well, and in some conversations, I have realized there are different ways to structure it...I did have a good lawyer, she helped me think about...I had two lawyers, the second one helped me to think about some of the people to talk to, to figure out what I needed. My accountant was also very helpful in helping me understand who I needed to go talk to.

Fay did not find the county in which her business resides to be particularly helpful in guiding her through the licensing or in providing new business information. She learned from her builder how to work more effectively with the county. She also learned later about workshops she could have attended.

But what I found a little challenging: there are so many requirements that have to do with your locality. Understanding the whole business license thing, and you know who to go to and what do they exactly need. That whole process was not

easy. Probably in hindsight had I attended some of the workshops that I have been attending now, it probably would have made it a bit easier...Once I got my contractor to do my build out, he actually ended up being pretty helpful because he worked with so many people who started businesses. Like contact people in the county. It really was more complicated than I expected.

Even after her business was situated in a large shopping center and open, **Fay** continued to pursue information about business start-up, though her search was haphazard and her discoveries were often accidental. She met with an advisor at Service Corps of Retired Executives (SCORE) who steered her toward a bank that worked well with small business owners. SCORE is a non-profit organization that provides free expert advice and low-cost workshops to entrepreneurs.

I did also, uh, talk to the folks from SCORE....helping me make sure that the way I was approaching the banks was gonna be the right approach and to get references for which banks to start with as there are so many banks out there. They were very helpful.This guy that I talked to at SCORE, he's referred a lot of people and he said they are very friendly toward small businesses and helpful... In my quest to figure out which banks to talk to, I decided to go to an event that the local chamber of commerce was hosting...an all day workshop... Even in that session, I found myself making notes about things that I should think about including in my business plan, just hearing what they talk about.

Though her business was already operating, **Fay** started to write a business plan, consulting multiple resources during its development. To complete her first business plan, she looked at samples on the Internet and consulted with her accountant. Once she had been in business for six months, she decided to revise her business plan. She attended two different workshops where she obtained more ideas for her business plan revision.

There were a couple things I did: I looked online...at sample business plans. That was sufficient to get me started. I didn't even show my original one. It was really for me and I didn't even show my accountant and she helped me a lot. This second business plan which basically had to take a different spin because I had been in business for six months. I went to a workshop that the [local economic

authority] puts on, “The Business Plan 101.” It was really basic, but it was really good.

Fay typically employs five people to work with her fitness members. Through web research, trial and error, and talking with others, she has learned to navigate many of the human resources issues employers encounter. Initially, Fay allowed an assistant to recruit and hire staff because she was busy with other things, but she learned that hiring staff is too important to be delegated.

Finding good people. That was an obstacle. Staff, initially. The coaches, that’s what I call my folks who work with the kids. They kinda make or break the business. I hired this person to be my assistant manager and I kinda farmed out to her the recruiting so I could focus on other things. That turned out to be a mistake, so I had to basically rehire. That was an obstacle in the beginning...because it’s such a critical asset to my business, I need to do that personally. You know they say that the things that are most important you don’t want to outsource those initially. I shouldn’t have done that.

She also determined through a variety of positive and negative hiring decisions that her business requires individuals with specific skill sets. **Fay** soon learned that hiring the right people meant looking for those who had experience in working with children and also training or certification in physical fitness.

[Franchise Name] does not say that you have to have people with a certain background to work. We do training for people who do come on. But I think what I’ve learned is that I need that (certified staff). So, I learned that I need to have people who have either educational background in a related field, or if not, have some kind of certification. I also need to find people who have worked with kids before. I learned that’s really important.

Managing part-time employees presented **Fay** with more learning opportunities. Through trial and error, she found the optimal number of staff to accommodate her business needs.

And actually, the other learning, when we started, I had just three people; what I found since it's all part time, it's easier for me to do staffing if I have more people. Then I can plug people in here or there. It's tough, that means any one person may not have as many hours. It gives me more flexibility when someone's sick or someone's got some issue or their car broke down. My number fluctuates between five and six, learned by trial and error.

Managing part-time employees was a new experience for her, so she had begun to understand the different motivations of her employees. She also learned how to schedule them to make the most of their skills and the business' needs.

I think for me in managing staff what's been a big learning for me.....is how to.. a part time employee has a different perspective...it's different, you get the last minute, I can't come in...I found that...I have been trying to work more with my employees, with respect to what they are really interested in doing, so if they took this job because they really, really love being with kids, that's different than a person who took the job who needs a lot of money.

The franchise company did not provide a computerized system to help owners log employee work hours. By experimenting with the corporate membership software, **Fay** figured out a way to use the fitness system to perform this management task for her. She had since shared it with other franchisees in the company.

What I had to figure out on my own was how I was going to track hours. You would think a corporate...when I joined the company, they were changing the fitness system, membership software. We were told you could use it to track hours, but no one had tried to do that. So I had to figure out how to use the system to track hours, to make it easy. So, I figured out how I can pretend that they are members, clock in, clock out, I actually have hours. It becomes sort of automated.

As a new business owner and employer, **Fay** needed resources for payroll. She opted to pay someone else to do this for her based on advice she received. She was happy to pay someone else to do it because it was one less thing to learn to do.

I got initial advice...I don't remember if it was [entrepreneur business agent] who gave me advice that I should hire a payroll company. When I asked the corporate office, they said some franchisees will hire a company. Some will do it

themselves. So I did. And I'm really glad...It's one less thing I have to learn how to do because they know how to do that. I'm fine paying them to do it.

Fay learned that she had a poor closing rate with prospective members. She had many families visit her business but a low percentage of them joined her center. She sought help from her franchisor and read books on the topic. She recognized this weakness and had plans to overcome it by hiring someone who would be more effective in recruiting new members.

I think my only obstacle now is that I realize I need sales help. I am not a salesperson...I have one of the highest rates of people who try us, who do a free trial, free one day session. I have the lowest close rate [signing on new clients]. My most recent obstacle is how do I overcome that, how do I do that. So I have been reading books, one book in particular, by Zig Zigler, in closing the sale...Now, I think I need to hire someone who has a track record in closing sales.

Throughout the interview, **Fay** mentioned numerous people who had helped her as she started her business but rarely did she look to her husband for advice or help. She acknowledged that she and her husband recognized that moving from a well-paying job to owning her own business was a risky endeavor for the family.

That's risky... it is. It's scary. Moreso for my husband, as I was the...uh...major breadwinner, I guess you would say, in the household...I occasionally ask for my husband's advice when it comes to the business. He has an MBA and is an accountant, so once in a while I may ask a question related to accounting. Sometimes I may ask his opinion about business relations that I am looking to start. However, for the most part, his involvement is minimal.

Fay had been in her franchise business less than a year. She had high expectations of her franchisor and through phone or email she contacted the home office weekly with her questions. She also exchanged monthly emails and phone calls with other franchisees to share information.

I feel like, when I talk to, there are a couple of other franchisees who went to

training with. We talk maybe once a month. And we send emails, like “how are things going?” Their number one complaint is the lack of support. I don’t care; I’m gonna call. If he’s busy he can tell me, but if he’s not, he answers the phone and he usually tries to answer. I guess I feel like I call a little more, but if corporate doesn’t like it, I don’t care because they’re not giving me any other way to find out...I probably talk to them at least once a week. Now I’m starting to type them long emails. They’ll get it, and a lot of times it leads to a call, but a lot of times they’ll email me back.

Fay chose networking to meet other people like herself. Not knowing other business people connected to specific groups, she attended many different ones before settling on the National Association of Women Business Owners (NAWBO). After the initial interview, **Fay** became involved in an executive forum with NAWBO. She had attended one meeting of this forum, and she was confident she would receive constructive advice when she brought her business challenges before the group.

I’ve attended one session of the NAWBO Executive Dialog. It seems that it will be a great forum to obtain input. The first session was more of an overview. In subsequent sessions, each member of the group will take turns at a meeting presenting a business issue for constructive input from the group. I will probably take my turn in either January or February.

Fay read general business and marketing books that were either recommended to her or found through her own research. She specifically sought out books that targeted significant learning needs. She was very happy with one that she found to help her close sales at work. Before committing to read a book, **Fay** initially evaluated potential books by reading book descriptions and reviews on the Internet. She commented on the issue of Internet reliability, but she was confident in her ability to parse through online materials. When asked about reading fitness books, **Fay** indicated that she preferred to read email newsletters and journal articles related to fitness instead.

There was a book called, “Why Franchise?” I have recommended this book to

other people ... The book I am looking at right now is the Zig Zigler book. My M.O. is to.... typically, I use the Internet a lot to look at different resources. I know there is the whole credibility issue and you don't know what's good and what's not, but to me I am like a sponge, and I like to get a lot of information and then I figure out myself what works well. Then I go to the library and get a bunch of books that seem like they could be interesting. I actually use Amazon a lot and I read the reviews, to kinda help me figure out which book. Then I kinda pick the book that's gonna be the best book.

Opening a franchise allowed **Fay** the chance to pursue specific training for her business model. She attended the company training for four days and had a representative to help her with her opening. She learned about employee training by watching the corporate representative at her opening.

[Business name] does training as well. So I went out to [state] for their training, you know, to do that. So they ... I went out to [state] for four days. Jampacked days, training on the business, the kids...the equipment, special equipment we use...all that kind of stuff, so there's that. Before I opened, right before my soft opening...franchise operations guy, he spent four days with me. That was very, very helpful. He did the training, and it was good to watch him do it, even though I went to [state], it was good to see him do it with my employees.

Prior to pursuing the franchise opportunity, **Fay** obtained a children's fitness certification through a fitness association's correspondence course. She believed the credential was important to give her business more credibility with customers.

I felt like I needed another credential. I decided to go get my certification in children's fitness. I did that via correspondence course with AFPA- American Fitness Professional Association.

Asked about her learning effectiveness, **Fay** was critical of herself. Because she found important resources later rather than sooner, she did not believe she was efficient throughout the process. She noted that the abundance of resources available on the Internet and in the local library made the learning process time-consuming. Reflecting on

what she had done, she was hard on herself about how she could have harnessed more learning opportunities.

I could have been more efficient with time instead of trying to figure it out myself. I just didn't realize all those resources were there like the [specialized entrepreneur program], and the different workshops the economic authority puts on. For instance, my business plan, my accountant charged me \$100 to read through my business plan and the SCORE people look at it for free. You know things like that. I could have been more efficient in how I used my time.

While **Fay** appeared to be the most voracious learner of all the participants, she also recognized her weakness as a salesperson and the need to hire a qualified salesperson for her business. She also knew when she needed to pursue new learning. She was, however, gaining confidence in her ability to move forward with a second location when that time came to expand.

Another lesson I have learned is that I always knew I was not a salesperson, but I thought I could do it. So, the lesson is if you know it's a weakness, don't try to think you can get better quickly. And, fill it with someone else who's got that as a strength. I always knew that was not my strength, but I thought I could do it....It's interesting though, I feel really good that when it's time for me to start on my second location it's gonna be so much smoother. Having gone through the whole thing.

Fay brought to her new business considerable experience working as a corporate consultant to small businesses. She learned quickly that the process of starting one's own business can be a difficult and time-consuming one. She also learned that the resources available to an entrepreneur are vast, and she managed to avail herself of many of them.

Fay appeared to learn from every person with whom she had contact as she began her business, actively constructing knowledge from multiple sources: people, Internet research, training offerings, networking groups, and her own trial and error experiences. She even sought out new learning in business areas where she had already done due

diligence. She was not content with what she knew about running her business and believed there was always a new avenue of information she should investigate.

Demi: Drawing upon Past Experience

Demi is a 39-year old Caucasian owner of a real estate settlement and title agency. She is married and has a teenage son. She had completed two years of general college courses. Earlier in her career, **Demi** had worked at this real estate settlement and title agency for about four years; she then left to work for a realtor. She returned to this agency when she purchased it with financing help from two silent partners. The business is located in rented office space in a small city. Her goal is to have multiple branches and move out of day-to-day office management.

I started with this company in 2001...I left in October 2005 [and] I worked at a real estate office. I came back in February [2006], the owner that had it, it wasn't succeeding and she wanted to get out of it financially.... And the realtor I was working with and another investor we worked with ...they were actually my silent partners to help me purchase the business back...I've started on the five year plan to where I can manage the different offices, and eventually I would like to be over all, managing it, and not to have so much hands on.

Demi identified employee problems as a major challenge in her business. She has two employees. She had learned that it is difficult to find employees with the kind of work ethic and customer service approach that she possesses. She attended an occasional seminar that might help her be a better manager, but mostly she used trial and error to work through employee problems. Through her hands-on approach to dealing with problems, she learned from her employees.

To me, it's really hard to find anyone who wants to work for the money. I mean they just want the paycheck. I have a lot of problems with employees understanding that the customer is usually always right, no matter what....Usually I do a lot of one on one conferences, meetings with them, to let them know that

“you need to improve on this, be able to handle it this way.”I’ve learned so much from having them when they come in. I’ve learned that with a lot of employees, the more you give, the more they want....Actually I have had seminars on that...how to supervise or manage people...They teach you...that each employee is different, has to be handled different. There are certain ways to get employees to listen or understand what you mean, what you want. Sometimes it works.

Demi talked to her husband often about business concerns; he was a sounding board. At the time of our meeting, she had economic concerns on her mind and she had been talking to her husband regularly. She also had a female friend who provided her with support and advice. Because she had silent financial backers, she preferred to check in with them for occasional advice. They pushed her to rely on her own judgment when making business decisions.

Oh yeah.. that’s the biggest HR help I have... is to vent. Sometimes talking about it with him [husband], he can see things I don’t see. I have a really good friend I do that with too, one of my best friends. She’s in the same position I am in, but she’s in a high position in her office...I will call him [silent investor] for advice. But he’s so sweet, he says “you know what you’re doing, I back you whatever you do.” Sometimes I want him to tell me what to do. But he pushes me into making a good decision.

Demi conferred with her bookkeeper every week about many business issues. The bookkeeper provided advice about employee pay issues as well as general financial questions related to the employees and other expenses.

I’ll call her...tells me this is the way you need to run it. She guides me. If I do something.. she says “okay, I see you did this ...let’s do it this way because it benefits you more during tax season. She’s very helpful and I’ve learned a lot from her how to run things as far as lunches or bonuses...My bookkeeper is excellent.

Working in the real estate industry during tough economic times, **Demi** also faced challenges related to keeping both employees in their jobs. She worried about protecting

them and their families and considered this the hardest part of her job. She felt that talking to her husband about her concerns and relying on the guidance of her bookkeeper would help her make the right decision about her employees.

I think the challenge with the weekly finances is...I worry. I've got two employees who've got families, it does...Just last night, you're laying in bed thinking, what am I going to do if things keep up like this. I may have to lay one of them off. That's the worst part of my job is worrying about someone else's family. What if... what if I can't.. that's as far as finances.....I've already been talking about it with my husband. I need to weigh this out. Right now I don't have to. If the market keeps the way it is, I may have to. How do I handle that? Right now, my husband is the best [for advice]. If it comes down to the point that I have to [layoff an employee], I should use my bookkeeper for it. I usually call her and say, "hey, help me out here."

Demi marketed her business most often through one-on-one networking opportunities and admitted that she learned from prospective real estate clients. From experience and hard lessons, she had also learned which people in her business to avoid.

You learn different marketing, you learn with new realtors, the ones I have now will give me advice or hints on what is going on in the market. What realtors actually like. My first thoughts when you asked...I learn a lot of times who the idiots are. You learn that sometimes the hard way.

Although **Demi** experimented with advertising and promotional opportunities to market her services to prospective banks and real estate companies, She has yet to find the most effective marketing tools on which she could rely.

Right now I haven't found anything that gives us the most. Most of our advertising is the one on one, the realtor trade shows. We may buy a bank [branch] lunch one day, something to keep us out there.

In **Demi's** industry, individuals must earn continuing education credits. She indicated that she planned to investigate online training seminars in her field, though she had reservations about her ability to learn effectively through web-based courses. Even

though she had never attempted an online course, she felt she would learn better in a face-to-face environment. Later, I learned that she had been compelled to take continuing education credits online which she had tried to fit into her work day.

I've never tried online seminars. I really like going to seminars cuz you got a lot of one on one. You can do the questions in more detail than I think you could online. But I've never done the online so that's not really fair for me to say. It may be just as easy...Me, I'll ask a lot of questions. I want to be there so I can get my answer. If I have another question, I can ask right then. When you're face to face, you can understand more. If I'm online, I'll think, "I'll look it up later.".....So I have been online with [industry continuing education program] taking a nine-credit class, which I am having to do in piece meal due to all the interruptions during the day.

Because she had been in the industry for twenty years, **Demi** had not found many educational opportunities that provided useful new information.

...but I've been in it so long, even the seminars to me. There's no new aspects. Everything they go over, unless they do stories on claims, I've already done it from the lending side, the attorney side. I have checked into maybe taking full courses on it, but the last time I did that, it was so bad. I aced right through it, because I've already done it. I would love to find some new material, something to catch up.

Asked about her effectiveness in learning what she needed to know for her business, **Demi** discussed how much her past experience had helped her be successful. She was not able to clearly evaluate what she had learned as a business owner. She appeared to equate her success at learning what she needed to know to her selection of a field that she truly enjoyed.

Ummm... I would say it's been excellent for me, knowing what I knew. A lot of my experience in this has just been hands-on. Working for the attorney, then the bank, then the business. Everything I have...knowledge...I have not run into anything that I haven't experienced or dealt with in the past. It all helps....Of course, you do have to have the desire to become more successful and the open mind to absorb it all in...

Demi commented on what she had learned about herself. She had gained confidence in herself and had learned to have more faith in her ability to manage a business. She had not deliberately planned or anticipated business ownership, but had taken the opportunity that presented itself to her when it did; slowly, she was getting comfortable in her entrepreneurial role.

I guess I have learned that I can do this. There was a big question in my head, can I really do this, own my own ... I guess I've learned to have more faith in myself as far as doing the business. If you had asked me ten years ago if I'd be in business, I'd have said no. I didn't anticipate it would happen this way. Now as far as.... it's made me set more goals too, as far as if there's something I want, I set a goal for it and that's what I work towards... Sometimes I question, am I doing this right? As time goes on, you're more comfortable with it.

Demi's experience in an industry where she had twenty years of experience appeared to limit her pursuit of new learning; most of her reflection focused upon previous experience as the primary source of knowledge.

Managing employees was an area in which **Demi** had no past experience. It was through dealing with employee problems that she gained most of her learning about human resource management. Other people also impacted **Demi's** learning as an entrepreneur, including her husband who served as a sounding board and her bookkeeper on whom she relied regularly for financial advice and guidance.

Elizabeth: Trying to Stay Focused

Elizabeth is a 39-year old Caucasian healthcare consultant in the addiction treatment field, who has a high school education. She is married and has two teenage daughters. When I met her, she had been in her new business for six months. She started her business because she wanted to determine her own course of action in work. She had

a lot of confidence in her ability to succeed. After thirteen years in an administrative management position in the drug addiction field, **Elizabeth** first became involved in Mary Kay Cosmetics. Having learned through that small business endeavor about the necessity of selling herself, she wanted to see if she could embark on a consulting career related to her previous medical experience because she had loved that work so much. Her background and past on-the-job training created a strong foundation for her new business concept.

I think I got into the mode that I wanted to have my own business because I felt like I could, like I wanted the flexibility, and I wanted to make as much money as I wanted to. To have no rules. I didn't want to work for someone else. I'd already sorta learned how to do that through the Mary Kay business that I already have. It was teaching me something along the way that I didn't realize it, that every person can do whatever they want....You can create anything, as long as you have a passion about it, you can make it happen. I believe in that theory, so I thought... it's crazy but you know what, I've never failed at anything I've done, so I'm just gonna do it. Something just told me that I needed to do it. I love the work that I did, and you can't find what we did anywhere else. There's no other business. I wanted to stay in that field.

Though the healthcare service concept she pursued resulted from her past employment, initiating a consulting business on her own was a very big step for her. **Elizabeth** had some concerns about the legality of her business idea because it was so closely tied to her past work. She thought about it for several months before she decided to talk to an attorney whom she had met at a networking meeting. The attorney reviewed her idea and encouraged her to proceed which was the validation **Elizabeth** needed.

It took me 3 or 4 months to sort of gather my thoughts... so I met this attorney at a business meeting, he seemed really nice. I sat down with him to share my ideas, and I needed to tell him where I came from and what I took with me when I left my corporate job. What I needed to do and the legal issues... I didn't think I was infringing on anything, cuz no one had me sign anything, ever. So that's where I started, and after I sat with the attorney for an hour or hour and half...so he said,

you can do it. We'll be here to back you up. I think it's a great idea. So, I think I needed someone to validate that I had something good, so when he said I would be okay legally. I went ahead to get a name and applied for a business license, that's how I got started.

Elizabeth also relied on the attorney throughout her startup process. She continued to trust the attorney for advice that helped to simplify the legal processes for her.

The attorney handled it all for me; reduced his price for me, cut me a break. His firm researched the name. It was a really simple process; I can't believe it was that simple. I got an LLC (Limited Liability Company)...so when you do that, you can't look back. For legal stuff I have to ask my attorney.

Because she was in healthcare consulting, **Elizabeth** also required medical advice and had reconnected with a nurse practitioner with whom she used to work. She hoped to keep this nurse and her expertise available to her all the time.

We [nurse practitioner and I] used to work together and have known each other for 13+ years. She's never told me anything wrong. She actually said she'd be a back up medical consultant. So I am thinking about paying her per case to do that. I am very excited that she agreed. I think she believes in where I am going with this.

In addition to using the attorney for business advice, **Elizabeth** informed me in a follow-up email that she had begun working with a business coach about two months after our interview. She hired a coach as an objective outsider and to help validate her business decisions. Instead of looking to herself, **Elizabeth** vests authority in her business coach.

I recently have chosen to work with a business coach beginning two months ago...this way, there is an objective opinion for my decisions and it's her job to make sure I am making the right decisions in order to be successful in my business.....to me, this was a great decision to hire her!

Elizabeth was an ambassador with Business Networking International (BNI). She said belonging to this group helped her get more contacts for her business. She found people at networking events to whom she could explain her business idea and gather opinions. She also attended one other networking event each week.

Networking gets me these contacts. People are so willing to work with me. I would rather collect all my resources so when I meet with a client, and they have a specific need I can refer them to someone I know will do a good job. Some of these relationships are kinda neat. That's the world of networking.

Elizabeth occasionally participated in educational programs through BNI. She also shared that she had found a training opportunity which was helping her be more focused and more accountable. Following our interview, **Elizabeth** met someone through networking who provided sales training. She decided to enroll in one of their sessions.

I have been able to take advantage of a 12 week class at [local sales training company] last week. This course helps you to get yourself motivated and actually work on a plan of action to make your business successful and are accountable to the others in the group as well as yourself.

Elizabeth garnered some help from her husband, but most of the time he insisted that she was capable of making the right decisions in her business. She noted that her husband desired that she have an income and he would have to be patient.

He's just the kind of guy who trusts me to be able to say and do. Of course, he wants me to make some money. I was making a really nice salary. That's when you have faith in things, and you just have to do it. In the end, the money isn't everything. There was something else I needed to do. I tell him it takes time...But my husband, of course, I run some things past him, and he'll have some answers or he says "I don't know."

Her relationships with former employees at the medical practice she left also provided the additional emotional support she needed. Talking to others about her business ideas was an important learning component for **Elizabeth**.

Some of my old employees, we're now really good friends. It can be pretty emotional when it's your own business, but when you give the idea to someone else, they look at it a different way. I think when you do things like this, you have to have a lot of people that you trust that you can bounce ideas off of. And who are honest...very kind of...it is nerve wracking and scary to put out proposals, and be rejected.

Having a home office, a family, and a Mary Kay Cosmetics business, **Elizabeth** found herself too distracted to stay focused on her developing healthcare consultancy. Struggling with time management issues, she tended to let other things get in the way of her business. She acknowledged that it was her fault that she did not cultivate her new business consistently every day. It had caused her some serious soul-searching about whether she would allow other things to interfere with her business's success.

I think the one thing I could do better is consistency. You make a decision to start your business and you truly have to have a game plan, so you better sit down and write it out. It can change and you do have permission to change it as things pop into your head. I write down things. I am forever writing things down and reviewing them. So consistency...have I worked my business every single day? No...That's my fault, it's no one else's fault. Am I going to pay for it in six months? Maybe...I'm a busy person and I do lots of things and I let these things run my life, so I guess my question to me is how bad do I want this business to go?

Elizabeth struggled with how to contact prospective clients in her field. She began with a list of doctors she already knew. Then, she began to cold-call doctors she did not know.

Who am I gonna contact? How do you put it together in a sophisticated way, because it's a really unique kind of consultant. I decided to start calling doctors on my list. I started cold calling new doctors. Websites There are certain websites that are formed for doctors that are related to a particular drug, that the government allows doctors to prescribe that's really addictive. The doctors that sign up to write for that prescription...they are all on the websites.

Once she devised a strategy for locating doctors on the Internet, **Elizabeth** needed help contacting the prospects so she advertised for help on the Internet. She found some women to help her by using a popular free advertising website. She was eager to try it because she liked trying something new.

I decided to hire a couple of women who will work under me, who live in different areas around the country, and they help me contact those doctors. I can't do it by myself....I advertised on Craigslist. I got a hundred resumes and I only picked four out of a hundred. More exposure, the quicker way...free. Craigslist seems to be the hottest and greatest thing to go and find things. I decided, let me try it. I don't mind exploring and trying things.

Elizabeth started working with a web designer until she figured out she could do it herself. She found that she could quickly learn using free or inexpensive tools on the Internet. She located a free website builder online and was enjoying experimenting with the software. Just prior to our interview, **Elizabeth** had discovered a website where she could create her own business logo graphically inexpensively.

I have the website. I know that everyone researches everything on the Internet. When you send people information, that's good, but they also want something else to reference too....I work on it and it keeps changing cuz I keep coming up with more ideas. I went to the MS Office Live. It's free! All you do is spend \$10 for your domain name. You build it. It's so user friendly, it's so much fun. You can do it. There are all these tools in there. I'm still learning all the different things you can do with it. This weekend I started changing my format, adding more things, more services onto my business ...I came across a website; it was really cool. You can make your own logo. I interviewed five companies and they wanted to charge me over \$500 for a graphic. I go onto this website, cost me \$60 and I created a really cool logo, and I kinda like it. It's kinda neat, cuz I am out there learning these things. I should have known...the Internet has everything, right?

Elizabeth rated herself as very effective in learning what she needed to know for her business. She recognized that she lacked knowledge of recent medical treatments and did not yet have a plan to acquire that knowledge. Since she used the Internet for some

research, I asked her if she felt that her time was well-spent there. She felt it was necessary to invest the time and indicated that research is part of the job of a business owner.

I think I have been very effective. What I need to do better, I need to find a way to get back into what the latest treatments stuff is....medications are. When I worked at the office, I was always up to date, so now I am sorta out of the loop. Six months behind. If there's new things out there, I need to figure out how I am going to learn that so I can pass it on to my doctors.....I think there's stuff you just have to do. You're gonna put in some long hours some days or some weeks, because it's your job to go to those kind of things. It's your job to continue research because you have to know what's out there. You're not a good consultant if you don't know all the latest, greatest stuff... research is research...There's stuff I have to do on my own and I know that, and it's okay.

Perhaps because she had not been in business long and her client base was very small, **Elizabeth** struggled with staying focused on her business every day. She engaged in another small business, managed a family, and was actively involved in several networking organizations. All of this activity impacted her ability to carve out time specifically devoted to her healthcare consultancy.

Elizabeth recognized that she had gaps in her knowledge, and was challenged to meet those specific learning needs. Thus, her efforts to engage in appropriate learning were haphazard, at best. Other than meeting people who could help her shape business strategy, **Elizabeth** had not found many other venues for learning.

Laura: Using Others as Role Models

Laura is a 41-year old Caucasian business networking coach who is married and has one teenaged son. She has two bachelor's degrees, in Journalism and English. When we met she had been in business for one and a half years. She had also just started working with a partner to buy an existing franchise company which she hoped would

manage itself so she could keep working as a coach. She grudgingly began networking five years ago when she lost her job.

I lost my job five years ago. I was a project manager for a government contractor. When I lost my job, I got told that I had to network to find my next job. I had never networked. I didn't know how to do it. I didn't want to do it. Wasn't interested, but if that's what I gotta do to get a job, then that's what I'll do. I literally stumbled across BNI [Business Networking International]. Good thing I did because I got recruited to be a salesperson by one of the people in my BNI chapter. Sales had not been what I was aiming for, but when no one is looking at your resume but someone wants to offer you a job. Even if it's 100% commission and I'm used to salary, well, something's better than nothing. So I took it. Turned out I was pretty good at it.

Laura liked networking so much, however, that she decided to turn it into a career. She used the sales experience she'd gained from the previous job to market herself as a networking coach.

I stayed in BNI, continued to learn how to network. And after about 3 years of selling windows, doors, and siding, I decided I liked networking and helping other people network better than I liked selling windows. So I decided it was time to make a career out of doing that, and coaching seemed to be the avenue to do that. So I niched very early on as a networking coach, as opposed to more broad. Most coaches are broader than that. I am pretty specialized in helping people network themselves and their business effectively.

Laura had her own business coach from the very beginning of her business's startup. Following her coach's pricing strategy, she set her prices similarly. After some time had passed and she added new clients, **Laura** experimented with how she scheduled clients and set her rates. She also consulted with both her coach and a business consultant on scheduling and pricing strategies.

I hired a coach in November-December before I started. She charged \$300 a month, so I charged \$300 a month. And then when I raised my rates, I gave [my clients] a choice. They could meet with me three times a month at the same rate or they could meet with me four times a month for a \$100 each session. All of them, thankfully, picked what I wanted them to pick, to continue meeting with me for

the same price but for three times.....Then as the year went on, I wasn't getting much pushback on my price, so I decided I was going to raise my rates beginning this year. I decided \$25 an hour, going from 100 to 125 dollars an hour was pretty reasonable. I still don't get much pushback on my price so I probably am not charging enough.

Working with a coach met **Laura's** need to learn how to be more effective at her new business, as well. According to Laura, her coach functioned as a sounding board, business advisor, and someone to whom she must be accountable. She changed coaches early on because she erroneously thought she needed a coach who had completed the same coaching program she was using in her own business, but discovered that was not needed.

I changed coaches not because I had a bad coach, but I needed a coach who had been trained under the same school that I had been trained under for certification....now a year later, I realize how much of a gem I have in my current coach. She does challenge me, she does stretch me. She gives me everything I need even when I don't think I want it.

When I asked **Laura** what she was doing to acquire additional clients, she described a pep talk from her coach. She also mentioned learning about a new area to market her skills when I asked whether the economic downturn had altered either her business or learning strategies.

She [my business coach] said the universe will send you what you need, open yourself up to it. Two weeks later, clients started popping up. My coach knew what she was talking about. She's very zen in that....I am also looking to expand my business offerings to a different set of clients...It was suggested to me by a contact, and it was such a good idea that I would be pursuing it even if we were in a boom right now. Having an expanded target market is always a competitive advantage.

During an email exchange about the slowing economy's impact on her business, **Laura** again expressed the value of her coach in keeping her grounded. Her coach helps

Laura maintain focus on her own coaching business and not be distracted by the newly acquired business franchise with her partner.

She [my business coach] has also been a constant accountability partner so I don't let the [other business franchise] totally overtake and bury the coaching business. My number of coaching clients has declined in recent months, but they would have declined even farther if it had not been for my coach helping to keep me focused on that business.

For help with business documents, **Laura** relied on others. She discovered she needed a business license after she hired a consultant friend to help her design a business plan. She even confessed to “stealing” a contract from another coach and revising it for her own use.

I did hire a business consultant about 6 months in, and at one point, he said “I need a copy of your business license.” Oh, I’m supposed to have one of those?!... I’d been using him [consultant] as a sounding board for a lot of ideas. I decided I needed a business plan. I wanted to do it seriously from day one, but I realized he had a lot of knowledge that I didn’t have, so paying him for six months would bring a lot of value to my business. And it did.

I have a simple contract for six months. I stole it from my coach. I kept the basic contractual stuff the same....She was a life coach. Being a business networking coach, I changed the questions to suit. I basically stole her contract and she was fine.

Trial and error provided **Laura** with opportunities to pursue new learning. She practiced her craft of speaking at networking events and observed other people making their networking speeches. Through this process of practicing and observing, she learned vicariously, and then developed the networking method she now teaches to her clients.

I got to the point where I figured out what worked and what didn’t work. I watched what everyone else did that didn’t work and I worked from that. I took what I learned from BNI and took what I liked, took out what I didn’t like. I came up with a structure.

Laura noted that, though there are few, she had read all of the networking-specific books available, as well as books about selling. She observed that many of the professionals she knows listen regularly to motivational books on tape, but she did not. She seemed happy with the reading she had accomplished.

Best book I ever read is 'Never Eat Alone'; it is the best book on networking I have ever run across. That is my bible and it is required reading for all my clients. I give a copy to most of my clients at our first meeting. Pretty much, I've done what he talks about. I've read a couple of books on sales: *Proactive Selling* and *Proactive Sales Management* are the best books on selling. I'm not a big reader of business books. If you listen to people, I probably should be. I don't listen to books in the car, which a lot of them do, like motivational and self-help books. I can't do it. I do listen to music instead, which is not what I am supposed to do because it's not uplifting. I probably really should have read a lot more books than I have, but the books I've found have worked for me.

Laura was talking about the usefulness of her English degree when the subject of newsletters came up. She learned about the email newsletter product through a seminar at a business resource center for women. She learned how to create interesting business emails through trial and error and by paying attention to the business environment. She also found that the email software vendor's website provided her with data to help her craft better newsletters.

I'm not gonna say that my degree is of much usefulness in being a business owner and coach. I can write pretty well which is nice cuz then I couldn't do my newsletter. I had some basic writing skills so I don't have to have someone write my newsletter for me. Other than that, I can't say it had much relevance..... Through the [women's resource center] in [city]...Once a month they have a networking event with a speaker. One month it was someone from [Email product name]...I went to the class around when I started my business.....It's very easy, it has templates; you upload your contacts. You create your newsletter and you send it to your lists and you're done.

Other training **Laura** has sought out includes the coaching training she pursued as she was starting her business. She completed a series of tele-classes to earn her coaching

credentials. By the time she was ready to complete the training, her business growth impacted her ability to fit it into her schedule.

There is a training program that I went through called [coach program], and that's how I got my training... you can take up to four tele-classes a month which is four hours in tele-classes a week. Most of the classes are four weeks, some are eight. Earlier on when I didn't have many clients, I took three to four classes a month. As I was finishing, I was having a hard time getting my classes in because I had so many clients.

Laura rated herself very highly in her effectiveness to learn what she needed to learn as she began her new business. She credited her ability to learn fast as a reason for her success.

I'd say I am really effective. I learn fast. I built my business up, for a coach, very, very quickly. My coach, in fact, likes me to come, she teaches at [coach training program], and she likes to have me periodically drop in as a guest. To let people ask me questions and hear what I did. I learn fast. I don't tend to make the same mistakes twice. I make mistakes, but I don't make them twice. That's why I am really good at what I do. If I were slower to learn, I would not have been so successful.

On lessons that she had learned since starting her business, **Laura** had a lot to say. She talked about the issues of independence, risk, and responsibility. She recognized the difference between being an employee and a business owner.

If business were easy, everybody would be doing it. Even though I haven't had a lot of huge challenges, there's a lot I have had to learn.... From learning how to be a coach to...oh, you really do need a business license...to it's a whole different mindset than working for someone else. That's the biggest thing about being an entrepreneur...you're really on your own, whether your business succeeds or fails is on you. There's not gonna be someone else to pick up the pieces for you.

Laura had also learned how to set boundaries so she did not work all the time. Not having someone looking over her shoulder, she got tired of always working and realized she needed to give herself permission to take a break.

The other thing I've learned, being your own boss means you don't work 9 to 5. You work when you need to work, remembering to take time off. When you're an employee, it's like, well, when am I going to take my next break, and all those things. When you're your own boss, you need to someone to tell you "you need a vacation." It's easy to work all the time. I've learned not to. I've learned to set boundaries but I had to learn to set those boundaries. Early on, I didn't set nearly as many boundaries. Now, I've set some pretty... I just got tired.

While she had read books specific to her networking business, **Laura's** learning occurred most significantly through her business relationships and through experimentation. **Laura** relied extensively on her initial coaching certification training and her own work with a business coach to improve her business strategies. **Laura** clearly enjoyed her work as a networking coach and wished to keep the coaching business as her primary employment.

By imitating the practices of others, **Laura** devised pricing and appointment scheduling strategies that enabled her to meet both her financial and business needs. As a proficient networker, **Laura** continued to explore new markets for sharing her networking skills with new clients. After nearly two years in business, **Laura** had learned she could not spend all of her time working and was successfully achieving balance between her personal life and work life.

Kumari: Balancing Family and Work

Kumari is a 42-year-old African-American entrepreneur who is married and has three children. Her husband also owns a business. She had earned bachelor's degrees in both Marketing and Psychology and had gained business and marketing experience through a career in corporate retailing. In the spring of 2007, the idea to start a marketing

coaching business through which she could assist businesses in developing effective marketing strategies.

I said, okay what can I do so that I can maintain the home as well as do something creative to keep my skill sets going, so I thought about the marketing consulting because when I look at my experiences, I learned how to run a successful business. I worked for [apparel retailer] and [national department store firm] in the corporate headquarters. So I understood everything about running a business...So, I started out with just marketing consulting and I developed a marketing coaching program.

Having left the corporate world to stay at home with her young children for several years, **Kumari** decided it was time to venture back into business to maintain her personal quality of life. Getting to know other mothers she learned that she was not alone, and she decided to begin a second business, a personal and business development organization, where women members could share knowledge and experiences.

I did a lot of things in the community [to develop my services], just started getting active in my community. As far as relationships, I was pretty much a shy person so I relied a lot on the Internet to do a lot of my research. I started going out on play dates [with my children] and things like that. I realized there are a lot of women out there like me. But we didn't have a venue to hone in on our expertise. It felt like we're losing our sense of self, so I felt that there's a whole generation of women like that. I thought, let's do something about this and see what we can come up with. We [my personal and business development organization] started having monthly luncheons; we do a lot of knowledge sharing. Some of us already had businesses, but needed to catapult it, some were ready to go near a million to two million dollar marks. Then some of us were just starting out. So we had a very diverse group.

Kumari had high expectations for herself and what those expectations meant for the future of her marketing coaching business. She believed a coaching certification would give her more credibility in both businesses. **Kumari** had spoken with other coaches and conducted research on the Internet to determine how she could become certified as a coach. She had already begun to take a few online coaching classes but

approached the certification process with caution. She was not certain how adding coursework would fit in her schedule. **Kumari** understood that the tiring process of pursuing new training along with running her business and managing her family was essential to her personal and professional success.

I want to be a certified coach, but it's a process. How was I going to fit all of these things into doing that? I looked on the Internet at [coaching websites], taken some of the classes. The one school that I've seen is called [coaching school]. But again it's taking that time, investing that time to get the certifications. Again timing is an issue and so...I really want to be certified, because there are a lot of coaches out there who are not certified....I want to be a certified coach, so I've been taking a few courses, but it's getting to the point where I need to start taping the sessions and things like that. How am I going to fit that in, and what school do I want to commit to doing?

Having a home-based business presented **Kumari** with some challenges as well as some learning resources. Experience in managing her household taught her skills useful in managing her business paperwork. She knew about financial planning from her father and she appeared disciplined in this area. Since she knew how to use the home version of accounting software, she had no difficulty teaching herself the business version.

Everything's pretty much online, cuz I have a home office. I didn't want a lot of paper spilling out into the kitchen and bedroom.....Of course you have your accounting piece. I still use Quicken Home and Business, cuz I am still small. My dad, he's a financial planner and he's always been an advocate for putting everything on the books, so we've always used Quicken. We always used the home-based version but when the business version came out, because I already knew the home-based, I thought, how difficult could the business piece be?

With small children at home, **Kumari** also has found it difficult to manage her time and focus on her business. By paying attention to how she spent her time, she found a way to create balance between family and the business.

I've learned to structure my time...cuz when I first started, I was doing something while the laundry was going, but I never took a segmented time to just focus on my business. Then when I started tracking what I was doing, I was finding holes where I did have the time...that is, when I would spend my energy on the mission and vision of the company. That worked a lot better for me than trying to hodgepodge and put it together whenever I could....it's been extremely important to balance myself so that I am not everywhere. It was very important because I know when I don't practice my time management, things falter and fall to the wayside.

Kumari had self-published a book on marketing. She researched the publishing process entirely on the Internet. She found five publishers online and compared their services before selecting one. The publisher provided no guidance about the format of her book, so she made all of the decisions herself.

I did a book in February on the marketing mission. That just has the tools and tips that I have learned and I have done to help get me to where I am today. And then I wrote the book and shared that...Now researching who was going to be my publisher or what kind of book I was expecting this to be. My book is self published and is more of a resource, so it's not going to be a bestseller or anything like that. So it's deciding, too...hey, what are you using this book for? I use the book to build my brand.

Kumari was also exploring uncharted territory in pricing for her coaching business. She stated that she planned to re-evaluate her strategy at some point. She watched her competitors and evaluated her costs of providing services when she devised a pricing strategy.

I know what my competitors are doing, but what's their strategy? What are they gonna look like in five years or ten years? I know what I want to look like in five years and ten years, so I put a strategy so that I can... I'm more of a pull marketer so I can pull people in and show them the value when they're in. Then they make a decision to buy rather than just me out there pushing and pushing and not overselling who I am.... and I look at my expenses. My price is based on my expenses: what does it take to make the luncheon to happen; how much time was involved to put it together; what supplies did I have to invest in; how much does [email marketing product] cost me a month? Of course, you put your profit margin in there, and that's how I have come up with a price.

People close to her were an important facet of **Kumari's** learning and support. When faced with a difficult challenge, **Kumari** first relied on her own judgment. She occasionally asked her husband who provided mostly psychological support. Then she looked to a group of friends and family she called her "inner circle" to provide guidance. She depended upon these people to provide her with objective advice and had developed a thick skin to handle the honest feedback she wanted.

I do talk with him [my husband] about my business but do not ask for advice on a regular basis unless it's something my gut feelings are not okay with. When I have asked, many times the answer is "Go for it, Try it. If you think it will make you happy, do it." My style, I go internal first, I just assess, how is this working? Take a realistic look for myself, what the numbers say...poll the clients to see what they say. If I can't figure it out from there, I will go to my inner circle. You have to have thick skin. They're not going to tell you something because they like you. They're really an objective group to give guidance. I think having an inner circle really helps.

Kumari researched business forms and accessed legal advice online through pre-paid legal services. A prepaid legal service uses a monthly fee structure for subscribers, which allowed **Kumari** to gain legal advice by calling a toll-free phone number. She also consulted an accountant when she was contemplating her business type. She used pre-paid legal services when she needed other business advice such as the creation of contracts and other legal documents for her business.

Just looking at different business entities, looking at sole proprietorship, looking where my liabilities would be. ... looking at prepaid legal services, and asking, is this a good way to do it? Also, talking to our personal accountant and asking him what he thinks....I could talk to an attorney and find the steps I needed to do in [mid-Atlantic state] to get started. They just tell you what to do and I just went through the steps. And really it was just getting the license through the county, getting the LLC. They're there for my legal pieces. So when I have contracts and things like that, I can use them [prepaid legal services] to review them.

Because time is an important commodity for this entrepreneur, wife, and mother, **Kumari** was selective in her pursuit of networking opportunities. Even though **Kumari** operated a women's personal and business development organization alongside her marketing coaching business, she spent very little time at other networking events. **Kumari** asks her organization's members what services work best for them and she uses that feedback to guide her decisions. Through follow-up questions after the interview, I learned that **Kumari** had begun to expand her networking participation through conferences and professional associations online.

I didn't do a lot of networking [in the past]. I don't go to a lot of networking meetings strictly because of time. Probably in the past year, maybe once every couple of months...I have attended some of the conferences in my area. Mainly ones that are for solo entrepreneurs, not necessarily the ones for established and are...like...successful companies. I do belong to the American Marketing Association, but I don't go to meetings because I can get it online. I listen to their teleconferences, different marketing strategies...I do go to a couple of coaching communities and listen to their teleconferences...I listen to their trainings, WebEx stuff [seminars]...The conversations that I do have, I ask, what has been working and not working with you? I do [membership] surveys to my organization.... what needs are in their businesses and what we can help you do? I've been networking with more business to business owners...joined the local chamber.

Kumari had read a variety of books to help her in her business. She had published her reading list and recommendations on her organization's website. She did not discuss the reading at length, except to state, "I do read a lot on leadership, on motivation, self development. A lot of business books...and I read the Washington Post and the Wall Street Journal."

Kumari used her website and email marketing efforts to keep in touch with clients and organization members. Using the Internet and the web-based training materials provided by the email newsletter vendor, she taught herself how to use an email

newsletter program. Ultimately, it pushed her to make personal contact with those who had signed up for her newsletter online, enabling her to learn what her potential customers wanted.

I use [email marketing product] to do all my email marketing. I researched it [on the Internet]. I started using it. It worked cuz it gave me the statistics of who's reading it, where they go on my website. So based on having that information, going back to those individuals making an effort ...umm... once or twice a week, I would sit by the phone and just have conversations with those people who have opted on my mailing list, who they are, what they do, how they are looking to grow their business.

Kumari initially utilized the skills of a web designer and collaborated with him to create the website she wanted. Kumari recognized that her web designer would not always be available, so she learned how to edit her website to keep it up to date. She purchased web editing software and taught herself how to use it by experimenting with it.

I had [web designer] create the site, but I maintain the site. I learned how to do web development. Microsoft FrontPage, which was a big thing at the time, but now there's DreamWeaver and others. I'm not there, but I do know how to edit my website. I just went to the store and bought the program and started playing with it. Just started using it..... So I go in and edit the site. He [web designer] did the basic shell for me because at that point I was just so excited about the new direction. I knew that I needed to have somebody help me to put it together...I relied on his expertise and that's how we came up with what we did.

Kumari expressed some frustration with her learning effectiveness. She felt that she was overwhelmed with information. She found so many resources available and struggled to effectively select the right ones for her learning needs. Eventually, she learned to manage and focus her research and then discard unneeded materials after she had made a business decision. **Kumari** recognized a need to overcome her shyness and fear of rejection and acknowledged she should ask for more help from her colleagues.

I think I fell into a lot of information overload, which a lot of entrepreneurs do ...Back to information overload.. there's all that stuff – how do you assess and decide what information you're going to use to learn and to build your investigations to, whatever it is to know? ...At one point I had piles and piles of paper everywhere. But then once I looked at all that information for that particular item, and then said "this is what is going to happen." I threw the rest of it away, cuz if you hold on to it then you're going to be tempted to go back and forth, so how do you make the decision?

But just learning how to ask for assistance, and if they [colleagues] can offer it. If they can't, I can't look at it as a reflection that they don't like me or they don't have my best interests at heart.

With three young children, an entrepreneur husband, and two intertwined businesses, **Kumari** worked hard to keep everything in balance. Because she could access it at home, **Kumari** used the Internet extensively to learn what she needed to know to run her own business. Having worked in corporate retail, she understood the various channels she could use to market herself and experimented in order to find what worked best for her small business. She taught herself how to use an email marketing program and how to update her business website with web-editing software.

Kumari also read extensively on the topics of leadership, marketing, and business management. She self-published a small book of marketing tips, learning how to self-publish by researching the publishing process on the Internet. Her desire for independence as a learner was apparent in our conversations and communications.

Susan: Overcoming Adversity

Susan is a 50-year old African-American owner of a retail wig company. She is married, has a teenage daughter, and her educational background includes a bachelor's degree in Psychology. Beginning in the late 1990s, she attempted to operate a wig business from her home, but she failed several times. Seeking greater financial stability,

Susan gave up the wig business to pursue a brief career with Homeland Security before making the decision to return to her business idea.

It was not easy...I failed a few times, quite a few times. The good thing was I failed out of my house. I went back to school again and got another degree [homeland security]. What am I doing here? I need to be doing my business. I have always had this commitment and dedication but it has taken me up and it has taken me down. I have been at this for eight years. My attention has been totally devoted to it since 2007.

Susan had been operating her current wig business for two and a half years when I met her. She learned about running a wig business through her work with cancer patients at the hospital where she provided wig education and wig products as a hospital contract vendor. When her contract with the hospital ended, **Susan** leased retail space for her wig business.

I started going to the hospital three to four times per week. I had my own office and it was a very nice setup. They [cancer patients] would come and talk ... I built my business off of that experience, how to set it up, what you do, it was just amazing how it started evolving off of that contract. This experience gave me credentials. That's when I really started focusing on this business. I think it was last year in 2007, back in May, I found that place.

Family members provide significant support to **Susan**. She has a close relationship with her mother who has supported her both financially and psychologically. Because of the financial struggles **Susan** and her family have suffered, she felt pressure within her marriage to be successful in establishing her wig business. **Susan** had endured hardship in trying to build her business and she had learned the importance of psychological support.

But I rely on my skills, my brain, my intellect, my perseverance, my commitment, my belief, just my support system – my mom, my friends. That's another thing, women who don't have super supportive husbands... that can be a challenge in and of itself. I do not have any expectation or pressure for my husband to be

equally successful. I have made the decision in my life. I can only hope I am an example. Success, or the pursuit of it, is a personal journey. I knew who my husband was when I married him. I have more ambition. My husband was not supportive. He complained about not having enough income. There was a lot of pressure on me. I learned a lot about my personal relationships during this period. During crisis and hardship you find out who supports you and who does not.

Susan's uncle was also an entrepreneur who had provided advice and served as a role model. He often shared business philosophy with **Susan** and from him she had learned that it is difficult at times to trust a business partner.

My uncle owns an environmental company. Yes, he's helped me. "Don't trust anyone in business." (Laughter)... and you know what...I don't blame him. I've seen things, I'm mortified. I'm scared to death to do that because people will screw you...It frightens me.

Early in the startup process, **Susan** consulted with a variety of small business resources. She met with a SCORE counselor but came away unsatisfied with this resource.

SCORE is frustrating. You got these guys up there. I've seen SCORE people three different times. Many are retired, one guy was so old. They listen to you but....I don't recommend SCORE, per se. I don't know why they tell people to go there. Some of the men are nice; you don't have any money... they're telling you stuff you already know.

Susan had also availed herself of a women's resource center through which she had taken advantage of several training opportunities when she first began her business. Through the women's business center she enrolled in a business startup program where she learned to create a business plan. She also returned there to take a computerized bookkeeping course. She eventually stumbled across a state business assistance agency and there she received some advice about banks.

It's [business startup program] basically a program that the [women's resource center] gets funded from the federal government. It's a four month program if you

go once a week. And you do every part of the business plan, including cash flow projections, your marketing comparisons, your competitive comparisons....I went in February and took a Quickbooks organization class for about 6 weeks.

This one guy in the [state business assistance agency] in [city] was the nicest guy. He was the director...And he gave me some numbers. I told him my credit is not the greatest, I had to be honest with him. I told him this will work. He gave me some names of banks...I pursued it and here I am today.

Susan hired an accountant for her business. She hoped the accountant would help her with the computer bookkeeping software she wanted to use, but realizes she has to learn to use it herself.

I have an accountant that I really like, a woman. She's supposed to be helping me still get my books in order. I gotta do that one too, cuz it's kinda shaky. I know what goes in and what goes out of there, but she hasn't yet to get with me where we could do it absolutely every month.

Susan enjoyed reading books of all kinds. She also mentioned magazines and business websites as regular reading materials. She used books to learn how to create a business plan and read about the different types of legal entities when she was deciding what tax structure she wanted for her business. Because she recognized that marketing was a weakness of hers, she had collected a few books about marketing to read while on summer vacation. Susan always read to bolster areas in which she lacked knowledge or perceived as weakness.

I hunted around...I bought *Business Plan for Dummies*... I understood it, but I didn't know how to format it.... I wanted to be legal, I got my LLC up. I did that. I applied to the [name of state] to get registered as a limited liability company. That was the entity I had chosen. I read about it... I really looked into it; the LLC was taxed the way I wanted it.....I've got books. I've got so many business books... how to bring the business to the next level...business entities..."Dummies" books, The secrets of successful people, what they don't tell you at Harvard Business School. I've read so many.I'm getting ready to go on vacation and I am going to take some marketing things with me. It's an area I really need to strengthen and develop.

When I asked her about her learning effectiveness, **Susan** spoke mostly about what she had experienced. What she had learned through her struggles was necessary, she believed, and, ultimately, beneficial. She acknowledged that there was so much more for her to learn. **Susan** identified several lessons she had learned in her new business. She had learned from her mistakes and through trial and error. She gained confidence through her learning experiences.

I'm glad I had taken the hard knocks that I did especially the finance part. It was all very necessary. I used to pray to God, when, when....He might have been saying, just a couple more lessons. What else I need to learn could probably fill this room. I don't know it all. But I tell you what, I've experienced a whole hell of a lot...I think some of the greatest people are people that have had to learn through difficult times, that's how you learn. How are you going to learn to troubleshoot anything, if you have no trouble?...I just feel like I have learned so much from so many bad things that have happened, and basically I kinda got a hands-on MBA, if you will, from just making mistakes, seeing what works and what doesn't work. Not taking anything for granted, working hard at what I do, believing in what I do, being committed to what I do, and just being efficient. I don't know what else to say, you know.

I asked **Susan** if she would do anything differently given the lessons she had learned so far. In spite of her realization that she had grown through the challenges she had experienced, she would have liked to avoid the hardships. She was proud of her achievements, knowing that everyone is not successful as an entrepreneur. She knows instinctively that success is not something achieved and then completed, but a journey. **Susan** is someone who continues to look forward after she achieves her current goals.

I definitely do not regret that. I am so proud of myself, and not a lot of people can say that, or do this. Sometimes I wondered...I know I made the right decision [to establish my own business], but I tell you what, when I see that cancer [patient] smile and I see that people are happy and love what I've done. Then it's all worth it. I love what I do. I'll be honest, I don't know that I would change too much except for the hardship because that's how I got where I am. If someone had done

this for me, but until you actually live it...I think it's exciting, business is exciting. Once you reach that level that you have worked so hard for, I'll be honest with you, I think if I get there, I will probably say, "Yeah, I'm here, but.... There's another place to go." You're never comfortable. When you're this kind of person, a true entrepreneur, and you'll never sit back on your laurels and say, "okay that's great, this is it, I'm done." It just doesn't work like that.

Susan developed a passion for wearing wigs while working as a flight attendant many years ago. Her attempts to begin a wig business spanned eight years: initially operating the business from her home, pursuing another career because her family needed the income, and finally returning full-time to her dream as a wig retailer. Her struggles for funding and clientele had made her a most determined entrepreneur.

Susan had availed herself of local resources such as a women's business support center where she crafted her first business plan, learned about computerized accounting software, and gained encouragement for her business idea. She also garnered financial and psychosocial support from her mother. **Susan** was not afraid to acknowledge that she had much more to learn, so she read books on a variety of business topics. **Susan** strongly believed that her personal and business difficulties had made her strong enough to succeed and it was in the striving for success that she found joy.

Tabitha: Expressing the Entrepreneurial Spirit in Learning What is Necessary

Tabitha is a 50-year old Caucasian commercial lending broker who provides equipment financing to businesses; she is married and has two elementary school-aged children. Her post-secondary education consisted of the completion of a one-year broadcast media program. She had worked and owned a business in the travel industry for many years. When seeking a new entrepreneurial opportunity, **Tabitha** desired a business that would allow her a lot of flexibility for herself and her family. She explored

a variety of options with a firm that specialized in matching prospective entrepreneurs with business opportunities before she settled on a commercial finance business. She entered this business through a licensing process. When we met, she had been in business for nearly three years.

I had 28 years as a travel agent, the last seventeen owning the agency. I've owned two businesses. I wanted something different. Number one, I wanted something that was business to business, not business to consumer. And I also wanted to have just something different. I had come across Entrepreneur's Source and I just started exploring with them. I knew it would have to be another business or just staying in the same business. So I started exploring different business concepts through Entrepreneur's Source and they do all these personality tests. I went through the whole process. Did some due diligence on the different businesses; you know, propositions that they brought forward. And then I ended up settling on this one....Actually when we went through the exploration process a couple goals I had were more centered around quality time, umm.. not having a job where I was nine to five in an office, not having to go to an office everyday in business attire. I need flexibility and you know, if the kids were sick I could be home and still work.

Tabitha's husband loaned her money to start her business which is located in her home. Initially, all the details of getting the home office set up diverted her attention from working in her business.

I had to actually prepare a home office, prepare a spot in my home to be an office. Get my phone line situated, fax line, pick out a logo; that was very huge. Have an entity. Getting a website. I started out with a website, and as money came I changed that. ...it sort of diverts your attention from the main focus of "I'm in business." Oh, but I've got all these little things I gotta do too. It was a lot of phone calls. It was time consuming but it wasn't anything challenging, per se.

Tabitha's home office also presented its challenges as family issues could interfere. Achieving balance between business hours and family time presented problems at times.

One of the challenges was identifying this is my office, these are my hours. Do not disturb me and ask me to do laundry because that's not what I'm doing. I am

here working. That's still, three years later, somewhat of a challenge occasionally when my husband will walk in and say, the house is a mess. I say, I've been working all day... Balance, umm, hmmm..... I make gestures while I am on the phone when they're (the children) arguing with one another which has been an interesting challenge this summer since they are home. I have to get them to pretend it is a library.

Being in a home office also presented **Tabitha** with the challenge of isolation.

She missed some of the social interaction of an office environment. In addition, she believed she lost out on the currency of business issues with no one to talk to about them.

Tabitha found networking groups and trade publications helped her stay up to date on business trends.

The biggest challenge, frankly, is because it is a home-based business is isolation. You feel like you're not in the know; you're not in the information. There's no what I call the coffee pot exchange, personal, "hey what's going on"...the social interaction. But also the "hey did you hear about this, or know about that". I avail myself to many trade journals. I have a leasing news that comes into my mailbox every day that I glance at to see what's going on. I'm not a newspaper reader. I don't have time to scour the newspaper. I'm the kind of person, if they gave me bullet points on the front page...that's all I need to know....The isolation really does.. and that's why I participate in so many networking groups, the chamber and whatnot. Cuz you kinda get in your own world and you don't really feel like you're in touch, at the pulse of business.

The isolation of a home office also meant that all business responsibilities, from administrative to maintenance were hers, in addition to the multiple roles she assumed in her line of work. She found the pace challenging, and felt frazzled at times when everything needed to be done right away.

Being one person. I mean, I chose this business so I didn't have employees, but.. um...I think that.... I mean, I am the salesperson, I am the document executor, I am the liaison between the lender and the customer, I am the marketing person, I am the toilet cleaner. I am everything. And that can be extremely from a time perspective, uhhh... that really gets challenging. I really get frazzled. It'd be nice if I could pace it. But it's not the way it happens, it all happens at once and it's all done at once. It's very cyclical that way. I am the conflict resolver and there is

nobody else I can pass it off to. It's a challenge, but not an insurmountable challenge; it certainly is a challenge.

Determining how to price her services presented a challenge to **Tabitha**. She consulted with someone in the same industry for advice. She was still using trial and error, making mistakes occasionally, on a case by case basis. She learned from each case as she processed it and sometimes she learned by making mistakes.

It's funny; I had talked to someone who had entered the same [business] concept as me about six months before. I asked, "How do you price?" He said he hadn't gotten a handle on that yet. And umm...I still struggle with it a little. Now I'm kinda, take it or leave it. At first, I didn't know if I was in line or not. The funding source has some guidelines, and there is a capped amount. So you know what the high end is, but you don't know the low end. Now I have an understanding that if something is going to take more time, then I have to charge that way, even though I am not charging on a per hour basis, but it goes in their financing.

In the course of running her business, documents and forms are often necessary. **Tabitha** tweaked a proposal she received from her licensing source to make it her own. While discussing a mistake made with a client to colleagues, she received advice at a networking meeting about how to rewrite her proposal to prevent such an occurrence from happening again.

I do have a proposal. They [licensing business] gave me a template and I tweaked it. I was talking to a lawyer, not on a per hour basis, in my BNI group. I didn't collect a deposit on a deal...cost me money and they didn't go through with it. So he said you should have something in there that the money is earned; if you get them to sign that, you can go back to them and say, you owe me even after backing out at the last minute. I went ahead and put that in mine.

Tabitha believed in using the skills of professionals like accountants and attorneys. She consulted an accountant informally when she had a tax question or another issue with a business prospect.

You know, I'm a...I'm a firm believer in using professionals: accountants,

lawyers, everybody, because I figure they're the experts. If I have a...you know, a situation with a big company and they have some questions about the tax treatment, I always defer them to their accountant, but I also have my accountant and I ask if things are 'issues.' They don't charge me and just give me their two cents worth.

Tabitha also relied on the advice of experienced people in her industry. She availed herself of knowledgeable people through email and in online forums. Through an industry-affiliated association, **Tabitha** met more experienced brokers who she emailed when she had a question. She also had posted questions about perplexing problems she was facing in a discussion forum and garnered advice from others based on their experiences.

Actually, [there are] other people that do what I do that I used as sort of mentors. Either they have an area of expertise in a type of equipment or I have... sometimes people come to me. I have been doing it longer. They have relationships with different lenders that I don't. There's an association that I am a member of...it's a leasing association. They have a mentor program which I don't use officially, but I met so many people associated with the membership committee, that I kinda get to talk to a lot of people. I usually email them. They also have a forum too. If you have something really perplexing, and people will respond and say what they've tried. They're competitors but it's a great resource when you're sorta in there on your own.

In an email to me, **Tabitha** mentioned a new mentoring relationship she had entered. She began this relationship through an association discussion forum. An experienced broker responded to her question posted in a discussion forum on a business networking website and they began to discuss lending transactions regularly.

[I met] a new business mentor, who does what I do, just had been in a corporate environment and has been doing it longer with bigger players...[I met him] through LinkedIn Network where I've joined a CEO group, a venture capitalist group. I needed help with a transaction and posted it on the forum and he reached out. He's quite experienced on larger transactions and has taught me quite a lot as we worked on this and other transactions. We're a sounding board for each other as well.

Tabitha was involved in two business-oriented groups, BNI and the local Chamber of Commerce. She served as an ambassador with the Chamber, working to attract new members and helping them navigate membership in the organization. She understood the value of making business contacts that might turn into business for her in the future. She liked learning what other businesses were doing.

There's a group called [group name] that goes out to dinner once a month – it's networking, fun, and social. The two main ones are the Chamber and BNI....The Chamber -- I don't ever come away with a "wow, I could really implement that in my business." I look at it more for the people I meet. Most of it's just getting my pulse on what other businesses are doing.

Because she bought into a licensed business, **Tabitha** received formal training at the licensor's site. Although it was a very intensive training seminar for three days, it was not enough time to learn what she needed to know. Immediately following the initial training, the licensor conducted weekly telephone training for several months. She continued to consult with the home office for six more months whenever she had a question.

It was a license agreement so I got training and paid "X" amount of money and they trained me on the fundamentals of the business I was going into. Unlike a franchise it's not a continuing royalty. It's just like a flat fee, you know, you're still your own entity. They just do the training and everything. They kinda had a checklist of these are the things you need to do to get your business set up...It was three days on site, which to learn a new career is not enough. If it had been any longer I couldn't have absorbed it all. I didn't even absorb that.....I wanted to get my money's worth so I just called them every time I had an issue, question, concern...didn't know. And they weren't opposed that. I just used their resources.

Tabitha had a website for her company and she employed the services of a developer to maintain it. The company taught her how to make her website a better asset to market her work.

I started working with an Internet company, and I can't remember the name of it, you pay them \$200 and they're all these creative geeky people who do this in China. We'd email back and forth and say I want it to look like this. And they'd bid on it. Well, you get what you pay for....they [licensing firm] came with a pat website that you just put your logo into. So I had that and it was sufficient for getting it on the Internet...I eventually went to [local web development company] and their whole thing is how to market on the web and how to map your website to market for you rather than seeing a lot of websites...We focused my website, and I've tweaked it up since then.

Tabitha also used an email newsletter as a form of marketing. She learned about a specific newsletter product from someone she met at a networking event and she compared various products online before selecting one. **Tabitha** learned how to use the web-based software through training provided online because she did not have the time to leave her office for training.

I learned about [creating a newsletter] from an accountant friend at a network meeting. She said she was going to do it, so I looked at it. It seemed to be a good fitThey have a little training. And then I have an account representative too who will tell me they saw an article and put it in my box. I can put it in my next newsletter. I can't go out of [my] office for their other training.

Having been in business for nearly three years, I asked if she would do anything differently. **Tabitha** thought it was all about learning, so it wouldn't matter if she had approached things differently.

I'm not a person to look back. No. Cuz I think no matter what I would've done differently I learned from whatever it was, so I can't say what I would have done differently because it was all learning things...

Tabitha considered herself fairly effective at learning what she needed to know to run her business and considered herself a fast learner. She made time to pursue new learning because it was necessary to her business; she was consciously aware of learning something new all the time.

I do learn what I need to know. I guess that's fairly effective. I mean, I don't retain what I used to, that's for sure. But uh..... I'm fortunate that I learn things pretty quickly depending on how they're delivered. I feel that I have the adequate time to read my trade journals and keep up with what's going on. I make time because that is my business. I have to make time.....I am always learning something new.

Tabitha had learned several lessons from starting this new business. She had confirmed that she can no longer work for someone else. She learned that she possessed the mentality of the entrepreneur who keeps pushing and will not quit.

I cannot work for someone else, it would never work... Whereas, a true entrepreneur is like "I'm gonna make this thing work if it kills me." So that is a lesson I have learned. I have it. I have that, you know, the ant that can... I'm gonna keep pushing it. Some people don't. And I call it the difference between an employee mentality. "I get a paycheck, I do what I have to, don't do anymore than I have to." It's a different mindset when you own a business. You have to have that, "I've got to get through this, I see the fire and I gotta get to the other side. There's not a choice." The non-entrepreneur...is..."well, I've seen fire and I'm not going there."

Owning a commercial finance business meant that things are always changing. This ever-changing business climate meant that **Tabitha** was always learning. Isolated in a home office, **Tabitha** often reached out to other people to help her learn. She met people personally through some networking opportunities. She also found answers to her questions from individuals on the Internet through discussion forums and email. She was the embodiment of a consummate entrepreneur: relying on herself to learn what she needed to know and reaching out to others to help her when needed.

Tabitha also learned by trial and error. She continued to learn about contracting with new clients, particularly in the area of setting prices for her services. She was also still learning how to maintain balance between work and family.

Rose: Using the Internet to Learn What She Needs to Know

Rose is a 55-year old Caucasian communications and media relations consultant who is divorced and has no children. She attended college briefly, majoring in Theatre.

Rose, a gregarious woman, had worked in [northeastern state] and overseas in broadcasting. She eschewed the notion of working for someone else. She found her niche in helping businesses communicate their business stories better but it took her a while to figure out how to position her business.

I worked in the television news business and my ex-husband is in that business. You know, I had a decent freelance business in [northeastern city]. I worked staff at [national network] and another eleven years in freelance...My college training was as an actor in theatre. I did some professional training. I moved to [northeastern city] and promptly became a bartender and waitress, which is the usual career path for a performer....And...uh...but trying to figure out where I fit...it finally came like through the end of '06 and the beginning of '07 that what I am is a business storyteller. I am not a public relations professional. I am a communications consultant, and a media relations consultant.

One challenge in **Rose's** business was setting rates that would maximize her profitability. She spent considerable time working through this issue. Her business coach helped to guide her through the process by teaching her to analyze how she would complete her client work so that she could charge clients appropriately. She also used a consulting book that helped her better understand the consulting process so she could establish rates.

It's hard to figure out, because people don't publish rates. Besides which, that's where Alan Weiss [author] came in handy, the two books I have here. He does not talk about numbers, but his process and his philosophy helps you determine plus, I do have a business coach...She has helped me to really drill down and work on a number of hours. Obviously she did not say you need to make x-number of dollars an hour. But she helped me understand, she asked me, what is my hourly rate, where I wanted to average out.

As she shaped her new business, **Rose** made contact with professionals who could guide her decisions. She had been working with a coach for two months prior to our interview. Rose found in her coach someone to help her with many areas of business development and execution. The coach worked with her on business strategy, price setting, and client development. Her brother also assisted her with negotiation tactics and other business strategies.

My story [sales pitch] tightened up and I started telling it better, at the same time a coach approached me and said you really can get something out of this and you can take this to the next level....That's what I'm working on with my coach....One of the things my coach said to me ... one of the things she wants me to start thinking beyond [city], not as though I don't anyway....My brother, a business development leader for a mid-sized defense contractor, vets my proposals and advises me about strategy as well as negotiation tactics.

Rose had made a lot of friends through networking groups. Though she made no reference to the specific kinds of support she gained from these relationships, she mentioned receiving business and empowerment books from an author she befriended through a networking group. This author also provided business support by offering what Rose defined as “idea strategy and tactics in branding and marketing.”

Rose availed herself of sales training opportunities prior to starting her business when she met a sales trainer at a networking meeting. She continues to refer to the materials she received from the training and uses them to boost her skills in selling herself.

[Sales training firm] is another company that does sales training and sales development. I started taking their programs back in 2003. I met [owner] through [women's networking group]. I had never sold anything in my life. I mean, now, I realize we're all selling ourselves if nothing else. But understanding the theories behind relationship based selling which is really key. I get their newsletter, I pay attention....I listened to it all, went to the classes, listened to CDs, read the book,

you know. Yeah, all of it. It absolutely helped and I still am using it today, a lot of their principles.

Rose cited several times a favorite consulting book as the source of her proposal format. She also indicated a number of other books that she consistently used as reference and inspiration. Her reading covered a broad spectrum of business topics from marketing, finance, consulting, and new digital media such as social networking websites. Her book list grew out of personal research and learning needs as well as the recommendations of others. Her list of books was so significant that she prepared a list in advance of our initial interview. When I asked her why she kept specific books on her desk or close by, she responded that they were often sources of both inspiration and reference.

Alan Weiss [author]. Hey, look, he's got a pretty good program there. He draws you a map. How you want to communicate your value, timing, joint accountability, situation. People have told me that my proposals are a work of art, and it's "Thank you, Alan!" It's two pages; often my proposals are one page, front, that's it...Every time I do a proposal, one of Alan Weiss books gets yanked....Once I started running financial software, and read the book, *Dollars and Sense*, I know exactly where I'm at. I know how bad things are or how good things are....I use the books that I keep on and by my desk as a source of both respite and reference - my office time is 100% solitude, unless I'm on the phone, and my touchstone books are consulted as needed for either information or inspiration. Sometimes both!

Rose also did a lot of reading online. Instead of subscribing to print materials, she read magazines and newspapers on the Internet. As well, she spent a lot of time perusing materials that were emailed to her.

I like to read what's going on in technology. I read national magazines and newspapers online. Any magazines that you get...CIO, AdAge. Most of it I get online. Oh...and I get lots of email publications....I get newsletters and use a lot of the information, really good information and tips and tricks. Tools related to technology.

Rose explored many web tools for use with her business clients, on her website, and on her blog. She had a strong writing background as well as a strong desire to experiment with a variety of online tools including social networking, podcasting, video-streaming, and blogging. She taught herself to blog, had learned how to expand her web presence, and was teaching herself to create podcasts.

My blog I did myself. That was easy....I've always been a writer. Actually, this is a third or fourth iteration for blogging for me. It's through Typepad. And...um...I do have a blog that I experimented with for a while with personal stuff. It's still there, but I don't really use it that much...I'm on Facebook, I'm on LinkedIn. I'm on Twitter, Digg, Technorati. I'm out there playing with new media tools... I am starting to become something of a Web 2.0 social networking social media expert. Just because I am experimenting with all of that, people are starting to ask me, how do I use that? So that's coming.

Describing the lessons she had learned from starting this business, **Rose** talked about the need to self-promote her business and her skills. She had come to the realization that women have a tendency to doubt their own credibility. She had also learned that she had to take care of herself first before she could help someone else.

It really comes down to, and I think this is something is specifically a female issue, not so much for guys...is that feeling you lack credibility...I think there's a toot your own horn thing, women don't do that as well as men do, just naturally....I think that we have to understand that rather helping other people we have to think about helping ourselves first. I call it the airplane mask rule: Put the mask on yourself first before helping the person next to you. We often fail to put the mask on our own face.

When I asked **Rose** to rate her effectiveness in learning what she needed to know to run her business, she did not identify specific areas where she might have pursued learning in a different manner. She acknowledged that learning via the Internet could be time-consuming, indicating the massive amounts of information she felt she needed to

see and know. Knowing that she could not possibly know it all, **Rose** appeared impatient to find new information that she was missing.

Well, I always feel like there are like five things out there that I really need to know that I don't know. And I have to find them...One of the real struggles is not time management, I'm pretty good at setting up a plan and doing the plan, being on time and all that jazz...uhhh...but the fact that there is so much research to be done and there is so much new information constantly being shot out there, that it just feels like there is a lot of things that I am missing; not missing, but I haven't seen yet. Every day, oh my god, I find another website and drill down into and absorb all the information. That can turn into a real time sink. I suppose, understanding that I know what I need to know to make my own impact is probably more important than what I might need to know that I haven't dragged my eyeballs across yet.....It never ends. Once you think you know it all, you find out that you don't.

Rose spent a lot of her time learning through books and the Internet. She relied on specific books to help her write proposals and to guide her client negotiations. Not only was the Internet a source of more reading material, it also provided **Rose** with opportunities to learn about podcasting, blogging, and social networking.

When she was just starting out, **Rose** struggled to effectively articulate how her business and her skills could help other businesses craft their messages. She relied on specific people to help her define her business. **Rose** networked to market her skills and eventually met a business coach who provided significant help to **Rose** as she formulated her business message. Her brother was also instrumental in helping **Rose** strengthen her negotiating skills.

Strategies for Self-directed Learning

The women entrepreneurs in this study engaged in a variety of self-directed learning opportunities when encountering business challenges. They relied significantly upon external resources to help them navigate the difficult territory of starting a new

business. These external resources included people, books, the Internet, and seminars and training events. The women also engaged in experimentation while learning to run their businesses, including testing pricing strategies, testing marketing strategies, and learning to use a variety of computer tools.

People as Resources: Intentional and Incidental Encounters

Accessing people for learning was the predominant mode of self-directed learning for the women in this study. People played such an important role in the learning that several women mentioned seeking out people in their advice to other women entrepreneurs.

Rose, the communications and media relations consultant, said that her decision to work with a business coach was an important step for her business. **Laura** offered advice about talking with experts of all kinds, particularly lawyers and accountants. She made it clear that reading and training sessions were far less significant for her than the help that experts can provide an entrepreneur.

Fay, the fitness franchise owner, also had a lot to say about the value of learning from other people. She always found someone who was willing to help her to either solve a business problem or to make a new sales contact.

Everything I needed to do, I was able to find someone who helped me figure out where to go to next. Now I know what things I tell people about that I can do, and kinda out of the goodness of what I wanna do, people will try to help me.

Demi, the owner of a real estate settlement and title agency, gave credit to the people she had worked with for the past twenty years in business for helping her become successful in her work.

...I came into this line of work in 1989 and through colleagues, my contacts with the lenders and, of course, my bosses at the time, I would not be where I am today.

The women in this study had support systems comprised of friends, family, and spouses, who were consulted in varying degrees for support throughout the business development process. Each made reference to personal relationships within the context of getting business advice or the psychological support needed to carry on with the business.

All but two were married and only one woman had no children. In general, the women's spouses served as occasional sounding boards, but they were seldom consulted for business advice. Of the seven married women, only **Demi** indicated that she regularly discussed her business with her husband. **Susan**, who owned a wig business, was the only married woman who mentioned her spouse in a negative light, indicating she received little psychological support from him and felt pressure to succeed financially. **Elizabeth**, who had just started a healthcare consultancy, also brought up her husband's desire that she have a steady income. **Elizabeth** and **Kumari** expressed their husbands' faith in their abilities to make appropriate business decisions on their own.

A few of the women also consulted friends and other family members such as parents and siblings. Because she relied on no experts for advice, **Marilyn's** learning through people came entirely from friends and family. **Susan's** mother provided significant financial support until she got a business loan, while her sister served as a sounding board and provided computer graphics expertise. **Kumari**, who owned two businesses, identified a core group of friends and family as her "inner circle" that she turned to with troubling issues.

The people from whom these women learned provided support in many areas. Experts consulted included experienced people in the same industry, lawyers, accountants, human resources specialists, a business consultant, and a bookkeeper. Depending on the circumstances, the women either stumbled across people who could help them or they intentionally sought experts to deal with specific problems or questions. Many of the women used incidental encounters with knowledgeable people to expand their knowledge and increase their network of contacts.

Three of the women utilized the services of business coaches. From these coaches, **Rose**, **Laura**, and **Elizabeth** worked through problems within their businesses. Marketing and business strategies were the most commonly discussed issues mentioned. Both **Laura** and **Elizabeth** identified their coaches as sounding boards and as people to whom they felt accountable for following through with business initiatives or decisions.

People at banks, government organizations, and business centers were contacted by two women in the study. **Fay** and **Susan** discussed their business plans and financing questions with experts they found at these sources. Fay was enthusiastic about SCORE, the retired executives association that offers free advice to entrepreneurs, while Susan did not have a positive experience with the program.

Recognizing the need to continually keep the business name in front of the public, many of the participants acknowledged the potential benefit of organizational membership. A number of networking organizations focus specifically on women in business, and these provided a starting place for recruiting this study's participants. Many of the participants sought out both women-only and general networking opportunities

through these organizations. The women learned through networking by meeting people who could provide clients or advice. All of the women except for **Marilyn** and **Susan** participated in formal networking programs for business people.

Books as Resources: Seeking Authoritative Information

Books proved to be of significant learning value to several study participants, however, three, **Elizabeth**, **Marilyn** and **Demi** indicated they lacked either the time or the interest to read. The most voracious book readers included **Fay**, **Rose**, **Susan**, and **Kumari** who all sought books that applied to specific business learning needs. **Laura**, the networking coach, did not qualify as a heavy reader, but she had read all of the pertinent books for her networking coaching business and was completely satisfied with her learning through books. Those who were not extensively involved in reading did not perceive it would benefit them. Some women sought books as contributors to their ideas and actively constructed their knowledge base while others looked for authoritative sources without challenging or questioning them.

Internet Resources: Soaking Up Information

To varying degrees, all of the women used the Internet for learning. Using a multitude of web resources, they pursued information about entrepreneurial opportunities, how-to's for setting up a business, networking, and live seminars. Most women had used the Internet for general research about business issues. Those who were capable of constructing knowledge used the Internet as a resource rather than as an authority. More than half of the women (**Fay**, **Tabitha**, **Kumari**, **Rose**, **Kumari** and **Marilyn**) had accessed resources relevant to their industries which often included

websites for industry associations. Through these association websites, the women gleaned general business information, access to online training (often called webinars), and the opportunity to post questions to discussion forums where they could obtain expert advice. Four of the women listed email newsletters as sources of information for learning.

Most were just beginning to tap into social networking websites to market themselves and to find experienced individuals who could provide advice and business guidance. **Rose** read a considerable amount of business information online in the form of web versions of print magazines and other sources. She also explored Web 2.0 tools more extensively than any other participant. She required the use of these tools to assist her clients, but she also needed to know how to use them for her own business marketing.

Kumari appeared embarrassed after she again mentioned the Internet as a source near the end of our interview. Both she and **Fay** recognized that credibility issues abound with web-based resources.

Fay: I use the Internet a lot to look at different resources. I know there is the whole credibility issue and you don't know what's good and what's not, but to me I am like a sponge...and I like to get a lot of information and then I figure out myself what works well.

For **Demi**, **Laura** and **Marilyn**, the Internet played a minimal role in their self-directed learning but for different reasons. At the time of our interview, **Demi** could not identify important online learning resources. When I followed up with her two months later, she had begun accruing continuing education credits through online coursework. **Laura** was comfortable with the computer but she did not use web resources for her business; instead the computer was a personal, not professional tool.

Laura: I don't spend a lot of time browsing and researching. For me the web is entirely for personal stuff.

On the other hand, **Marilyn**, the hair salon owner, did not use the computer regularly at all because she was not comfortable with it. She briefly talked about looking online and finding furnishings and products for her salon, but used the computer for little else.

Training and Seminars: Seeking Out Structured Opportunities for Learning

Most of the women pursued some type of formal training related to the business startup process or to their area of business. The training sessions took the form of in-person courses, conferences, webinars, or teleconferences. Eight of the nine women identified in-person training in which they had participated. **Kumari, Rose, Tabitha**, and **Demi** had availed themselves of online seminars. When local agencies, chambers of commerce, or business centers offered classes or seminars, nearly all of the women took advantage of these opportunities. Through them they learned how to use computerized accounting software, how to develop a business plan, how to implement email newsletter marketing products, and how to obtain business financing. Because they signed licensing or franchising agreements, **Fay** and **Tabitha** participated in corporate-sponsored training at the outset of their business openings.

Experimenting: Trying What Works

When specific learning resources were not available or when circumstances suited, the women experimented with strategies to improve either their skills or their businesses. Every woman reported taking advantage of opportunities to either “play around with” ideas, information, and computer software or occasions when she used trial

and error to test a business strategy. In **Susan's** case, a product challenge yielded an invention for a wig device.

With no method to track employee hours, **Fay** worked with her corporate software to devise her own system. Not always certain about what to charge customers, **Laura, Tabitha, Elizabeth, Rose, and Kumari** each identified the challenges of pricing their services and the experimentation they used to devise effective pricing strategies.

Both **Marilyn** and **Demi** identified specific trial and error strategies to market their businesses. **Marilyn's** marketing challenges led her to experiment not only with advertising, but also with leasing salon space to other vendors, such as a man who provided teeth whitening services, to increase traffic in her hair salon.

We will forever change it around to make things work. We are doing teeth whitening now, so that's partitioned off....He [teeth whitening service provider] approached me to buy a machine. I had no time to do it. He comes in and does it. He's insured, has his business license....I get a little percentage....I researched it and realized it is like tanning salons. It has to start somewhere...Am I going to go in there and do somebody's teeth? No way!

As a lifelong wig wearer, **Susan** was personally aware of the challenges of wig-wearing. Having trouble with the fit of a wig, she invented a device for keeping a wig secure on the head.

...It's basically a stay-on wig device, a prototype, if you will, that I sewed together one day in a hotel room. I just designed it, and I had a friend who was a patent attorney.... and he helped me do the patent search. There was something like it, but I had deviated quite a bit from it. I am looking to, in the future...put that on the market as well which I think it will be a really good seller.

Whether due to lack of time or other resources, all of the women engaged in experimentation in order to learn a skill for her business.

Evaluating Learning Effectiveness

When asked to reflect upon their learning effectiveness as an entrepreneur, the women were divided in their self-assessments. While most of them indicated that they had been effective at learning what they needed to know, some women were more self-critical.

The more positive evaluations indicated that the women had sought learning when they needed it and therefore, in their eyes, they had been effective learners. Learning was necessary, and for most women, they felt they had learned in a satisfactory manner.

Laura and **Susan** identified themselves as fast learners, which they believed made them effective in learning what they needed to know within a constantly changing business environment. Most of the women viewed learning as an ongoing process not as a means to an end. **Rose, Tabitha,** and **Susan** described learning as a journey and as a way of moving forward, so they spoke only positively about their learning effectiveness.

Several of the women remarked on a lack of time or a shortage of learning opportunities in their fields. **Demi** and **Marilyn** stated that training opportunities occurred less frequently in their respective fields, so they had limited access to industry education. Some wished they had been more efficient in locating resources more quickly in the early stages of launching their businesses. With a vast array of resources available for learning, **Kumari, Fay,** and **Rose** complained of information overload, yet they appeared to have learned to manage this problem by finding resources that best fit their business needs.

Discoveries in the Learning Experiences of Women Entrepreneurs

While exploring the self-directed learning experiences of these nine women entrepreneurs, additional findings emerged to describe the nature of the entrepreneur and the nature of individual learning. Many of the women noted that the business development process prompted continuous learning, while some women experienced difficulty in describing their learning. In their pursuit of self-directed learning, many of the women encountered obstacles, such as a over-reliance on previous industry experience which thwarted new learning, a lack of time to pursue learning, difficulty in focusing, and a sense of guilt. Guilt emerged from the women's struggles in achieving family and work balance, not doing enough, and not staying current in their industry. The women in this study were also anxious to share their advice with other women entrepreneurs so that the hard-earned lessons each had learned could benefit someone else. This was a significant part of their motivation for participation in women's networking organizations.

Always Learning

Not every participant stated that she was always learning, however, it was a common theme in most of the interviews. Being able to appreciate and reflect upon their struggles helped some understand the learning they had achieved. The women seemed to appreciate that learning does not stop for a business owner. The majority of women welcomed new opportunities to learn; four of them specifically stated that they were engaged in continuous learning.

Tabitha: I am always learning. There is never a spot professionally that I sit back and think I know it all. I seek information truly daily whether through online

industry chat boards or forums, through networking, through reading, interacting with those who strategically align with my business, etc... You can never feel comfortable that you know enough – you need to continue to actively seek out information from trade associations, sales and marketing courses, continuing education. Business is a changing environment and what was important and pertinent today may be different tomorrow.

Rose: It never ends. Once you think you now it all, you find out that you don't. Which is what I said...everyday I think I need to bookmark all of these [websites]!

Susan: I have so many resources and continue to search, what can make me and my business better. You have to stay above change and offer something new. I make the entire experience of just living a learning experience. It could be in a book, clients I meet, other business owners, television, news papers, family. There is not one or two defining lists....I never profess to know everything about everything, that's crazy. You lose out when you're that stubborn and that arrogant. I think you lose out.

Elizabeth: You have to know what you are talking about and come across as passionate, and able to work with that client. You have to be willing to learn and do research.

Describing Learning

When first screened for the study, each of the women responded enthusiastically that she had engaged in learning throughout her business development process. It became clear during some of the interviews that some participants had thought in advance about their learning experiences in order to share them with me. Others struggled to reflect upon the business experience and had difficulty in describing learning events that had meaning for them.

Kumari, Tabitha, Fay and Laura had little difficulty talking about the processes they pursued during business startup. They were exceptionally articulate in their descriptions of self-directed learning and clearly answered interview questions with learning in mind. Three of the women each possessed at least two college degrees. Each

was aware of her learning and the learning strategies described were well-developed and consciously planned. On the other hand, those who had completed only a high school education, such as **Marilyn** and **Elizabeth**, found diagnosing and discussing their learning very difficult. Educational level made a difference in the some women's abilities to describe their self-directed learning.

During follow-up questioning, **Elizabeth**, in particular, struggled to identify new learning through training events. Eventually, after an extensive email exchange, she mentioned that she had started a training class, though not for its learning value but because she felt the need to support the training organization conducting the classes. However, she quickly learned its potential to help her business.

Well...as an ambassador for BNI, I felt that I should [enroll] because it is training that was available. But as the first session took place, I found it was helpful to actually focus on my business and make goals that I needed to meet.....to help with this process, I am held accountable to the group on how I am working each week to achieve these goals.

Demi also struggled to describe her learning. She had worked in her field for so long that it was second nature to her. Even though she knew she was learning, specifically in the area of employee management, articulating it was not easy for her. I asked her if she used any business resources online, and she was unable to name a web resource she had used recently though she was sure she had, which may have been a socially acceptable response. She said, "Can't think of any right off the top of my head. I know I have."

Marilyn had discussed the competitiveness of the hair salon industry, so I asked what kind of research she conducted to get new ideas. She immediately mentioned a new

marketing event, and did not discuss how she would conduct research to improve the quality of ideas for her business.

I have a new girl that is with me and she is doing, umm... A client mentioned a blood drive with a radio station and there will be vendors there. They're making a big deal out of it. So I am going to send her to promote the salon with retail products and pass out coupons, give free consultations, and stuff like that....

So while learning was at the forefront for some, easy to describe with clear cut examples, a few of the less educated women had great difficulty describing how they learned what they needed to know.

Relying on Past Experience

For two participants, one of the significant roadblocks to seeking new learning was reliance on past experience. **Demi** and **Marilyn** opened businesses based on the industry knowledge and skills they already possessed. To varying degrees, this past experience affected the way they purposefully pursued new learning. Extensive industry knowledge created a sense that each had already learned all there was to know in the field.

Marilyn: ... even if I researched the marketing, I don't know... I have been in this industry for so long. I did the marketing for the guy back home, plus for myself...if I didn't know what I know. I have already done my trial and error.

Demi: I actually have been in real estate for 20 years. I started with an attorney, went to a bank. I know all aspects when it comes to the real estate market.... but I've been in it so long, even the seminars to me...there's no new aspects. Everything they go over, unless they do stories on claims, I've already done it from the lending side, the attorney side.

Others drew on past work experiences to help them run their businesses. This experience supplemented and guided the self-directed learning they pursued.

Fay: You know, not to downplay it, but the management consulting experience...because I did so many things. I worked with corporations but I also worked with non-profits...That was a really broad experience, so I am able to pull a lot from there.

Tabitha: Interestingly enough, it's not a whole lot different than what I did before. Because as a travel agent... I would take the individuals' needs in and kinda analyze them and recommend a vacation. But now I take their financial needs and recommend a lender, so it's not really all that different.

Kumari: Yes I cleaned the toilets and I made decisions there. One thing that I loved about working for [apparel retailer], everybody has a place; everybody has to learn the other person's job. If one person can't do it, you got somebody else who can step in temporarily who can do it. That mindset has always stayed with me and that's the way that I operate... That's the way I've learned how to operate.

Elizabeth: You know... being with him thirteen years, he just taught me everything he knew. You just sorta start. I didn't go to a class or go to college. It's just one of those things you get it or you don't, you like or you don't, and I loved it. So I sucked in as much knowledge as I could.

Past experience was both an inhibitor for new learning for some, and the starting point for others.

Finding Time to Learn

Many of the women expressed frustration with the lack of time to pursue all of the learning they required to do their jobs well. Several women who operated home offices stated they were not able to pursue training outside of the home office, primarily due to family issues. Three of the four women who had businesses in their homes indicated that distractions there occasionally kept them from focusing on their businesses and the requisite learning needed. **Elizabeth, Laura, Kumari,** and **Tabitha** observed that it was challenging to find balance between work and personal time. Both **Kumari** and **Tabitha** had family issues that intruded on the business; juggling these sometimes created time management problems. For **Laura**, however, the challenge of working at home was to

abstain from working all the time. While home concerns sometimes pulled these entrepreneurs in multiple directions, making time for learning also meant creating space for it within the day's work responsibilities.

Demi struggled to complete an online continuing education course. Trying to meet a deadline to complete it or be penalized by a real estate licensing board, she squeezed it into her work day as best she could.

So I have been online with [XYZ] School taking a nine-credit class, which I am having to do in piece-meal due to all the interruptions during the day.

The self-directed learning efforts of the study participants were, for some, time-consuming. Because the Internet is an expanding resource, finding, evaluating, and using online resources for learning was not always an efficient process. Even so, the most serious users of Internet resources considered the time invested as productive and necessary.

Making time to learn was an essential element of most of the participants' present and future plans. The shortage of time made many of the women careful in the selection of learning opportunities. For a few, making time for a new networking opportunity, a new book, or a class was identified as a learning goal. Other women had more extensive plans for enrolling in courses for certification or required industry education.

The women in this study varied in the way they articulated and understood their learning. About half of them indicated they were always learning, while a few women struggled with words to express their learning experiences. Past experience served as either an impediment to new learning or a supplement to new learning opportunities.

Many of the women had difficulty fitting new learning opportunities into their busy schedules.

The Motivation of the Entrepreneur

Many of the women in the study perceived themselves as capable and confident business women. They loved the work they were doing and described the drive, the desire for independence, and the passion that had brought them to this place in their lives. The challenge of entrepreneurial work kept them motivated, although meeting these challenges occasionally created time management problems and brought on feelings of guilt.

Persistence and Consistency

Several participants remarked that persistence and consistency at work were important keys to success. When scouring the market for new clients, following up with people and maintaining a consistent sales plan were important.

Laura: Persistence...that's something that I learned both in sales, and it's continued in my coaching business....Persistence and follow up are the most important and the things that people do the least well. We're just too...it's too easy to create stories in our head about why people aren't calling us back, emailing us, meeting with us again. We let valuable relationships and prospects go because we're afraid of the story that we're making up in our head about why they're not doing stuff. That you're gonna bother them.

Elizabeth: I think I can do this, and I have to remember that it's unique and not everyone is gonna sign on. You can't let the no's get ya. If I ask a physician to review information every so often, maybe it'll turn into something. I'm not gonna give up...

While every participant did not specifically identify the qualities of persistence and consistency as an entrepreneurial requirement, each woman's attitude, behavior, and future goals indicated a long-term commitment to persist at her new business endeavor.

Confidence and Belief in Self

Confidence and belief in self was a common trait among the study participants. I asked **Laura** if she would do anything differently in starting her networking coaching business. She was very happy with the way her business had progressed. She learned through the mistakes she made. She had quit her sales job to launch the business and she was confident in the decisions she made when starting her business.

No. The things that I...the mistakes I made I needed to make; I needed to learn. I am really happy with how I did it and what I did. There may be something small floating around somewhere, but in the main, I did it the right way. I jumped into it 100%, I quit my job cold turkey, and started. And I would do that over again, if I had to. Otherwise, I think I would have played at it and it never would have really gotten off the ground.

Marilyn and **Tabitha** believed that anything is possible if you are focused.

Elizabeth had battled with herself internally over her occasional lack of commitment and focus on her healthcare consultancy. Others expressed not only their sentiments about the challenging nature of entrepreneurial endeavors but also their enjoyment of them. **Susan** identified the struggle to succeed in her wig business as a motivating factor. Overcoming hardship made her a better business person, taught her, humbled her, and made her appreciate of the good times when they arrived.

Marilyn: Yeah, if you put your mind to something that you can actually accomplish it. As long as you believe and have the willpower to do it and you dedicate your time and your effort to do it, you will succeed.

Tabitha: I think that I have identified in this business that there's a particular personality trait of an entrepreneur. And it has to be like a...a perseverance or "I see all the signs that say I shouldn't do it but I'm gonna do it anyway" attitude. It's an unwavering dedication to the cause. Right, wrong, good, or bad. Because I have an opportunity to finance new businesses and I think that is how I sorta learned this.

Elizabeth: What am I afraid of? Am I afraid I am going to be too successful and do great and have to drop everything else? Those are my own internal struggles. I love everything I do...Why am I not doing this healthcare business? If you're consistent and you believe in what you're doing, you'll do fine.

Susan: You're not going to appreciate when the good times, because you're used to that. I just think that's what makes us who we are, how we overcome, I think that's what makes us better. It humbles us, to teach us....This is what I tell people, "Business is hell." But in the end, if you succeed, it's worth it, but it's hell. It's difficult; it's the hardest thing I've ever done....

Demi: It's a challenge. I've really enjoyed the challenge.

All of the women projected a high degree of self-confidence, and their belief in themselves and their chosen businesses was evident throughout our conversations and communications.

Desire for Independence

The desire for independence was unmistakable when these women described their paths to business ownership. While all of the women expressed great satisfaction with being in business for themselves, six of the women specifically stated that they did not want to work for someone else again. All of them had worked for others, but as an entrepreneur they appreciated the rewards and freedoms afforded the independent business owner.

Laura: I wouldn't go back though. I wouldn't go back to working for someone else. I am going to be my own boss the rest of my life. I've learned that about myself too. I wasn't sure.

Marilyn: I don't have anybody breathing down my back and telling me I can't, you know, talk to my clients. I have clients who will just come in to have cappuccino and I am almost like a psychiatrist....

Demi:But the reward to me is greater. If I've got money coming in to pay my employees, that's successful to me. I enjoy it. I really do enjoy it. It's an adrenaline rush; what I do is an adrenaline rush.

Elizabeth: ...like I wanted the flexibility, and I wanted to make as much money as I wanted to, to have no rules. I didn't want to work for someone else.

Rose: I've never been happy in a J-O-B. The last few years of my life have been trying to figure out how to craft...something for me that would not include a J-O-B... I so do not want a job...I am finally admitting I am not an inside person. I'm an outside person.

Tabitha: you know...having been a business owner I am unemployable. I'm too rogue. I just can't fit in the mold of a nine to five anymore..... I cannot work for someone else, it would never work.

As entrepreneurs, each woman had found her niche, enjoying the freedom from corporate restraints and the ability to make her own rules at work.

Feelings of Guilt

All of the women in the study expressed negative feelings resulting from some dissatisfaction in their work or learning. Though none of the women used the word "guilt," their expressions of time management problems, family concerns, and limitations to their learning were symbolic of guilt feelings.

Several women indicated that managing all of the competing tasks in a small business posed problems. **Tabitha** admitted that she was challenged by setting priorities and staying on task. **Demi** indicated she worked twice as much as she had anticipated when getting into business. **Elizabeth**, who tended to do too much, admitted to burning the candle at both ends.

Tabitha: Big challenge...is to stay on task. You have so many hats you need to wear. You have the fire that needs to be fought. I will go back to what I was doing pretty quickly but it is a challenge to stay on task. You have to be interrupted because there's nobody else to take care of it and you can't delegate it. Another challenge is [deciding] what needs your immediate attention and which is a later thing.

Demi: It's not as easy as some people think it is. It really isn't. I know that, umm, just getting into this. You see people who get into their own business and I used to think they're so lucky...you can take off whenever you want to, go in when you want to. No, that's all false, you put more hours in. you have to do twice as much work.

Elizabeth: Am I burning the candle at both ends? Yeah.. something good's gonna come out at the end. If I really want to do this consulting, then I have to give it the time. I think the new client will push me in that direction.

Those with home offices felt guilty about the overlapping spheres of work and home. The two home-based women with young children, **Tabitha** and **Kumari**, spoke of the significant family demands that occasionally distracted them from their businesses.

The desire to stay current in their respective fields caused most of them to express varying degrees of frustration or guilt for not doing enough learning through research, reading, or formal training. **Kumari** wanted to pursue a coach training program and, like **Tabitha** who did not leave home for additional training, she weighed her options for gaining this credential. **Laura** claimed that she was satisfied with her business reading, even though she acknowledged so many others in like businesses read more. **Elizabeth** thought she should read more but did not know where to begin. **Rose, Kumari, and Fay** expressed consternation at the overwhelming amount of information available and their desire to pursue as much as possible. Though relying mostly on past experience, both **Demi** and **Marilyn** wanted to explore new learning if they could locate desirable learning opportunities.

Thinking Big

The women entrepreneurs in this study had a tendency to "think big." Six of the women in this study identified goals for future growth in their interviews. **Demi, Fay,**

Susan possessed business growth goals that included adding new locations to the existing business structure. **Rose** dreamed of expanding her consultancy's reach outside of her metropolitan area. **Kumari** believed her business and personal development organization had the capability of serving as a model for a new national women's organization.

In stating her business goals, **Tabitha** indicated monetary objectives for her business as well as personal objectives related to lifestyle needs. **Elizabeth's** healthcare consulting business required that she travel around the country; and hers was a fledgling endeavor under one year old, so she may not have reached the point of thinking beyond basic financial goals. Only **Marilyn** specifically stated that she did not want a larger business, choosing instead to have a hair salon that fit her personal needs and to avoid the complications of a bigger business.

Storytelling by the Entrepreneur

Three of the women in the study believed that theirs was a story worth telling to the world. Both **Rose** and **Susan** stated their desire to write a book about their business, life, and hardships. **Kumari** had already self-published a book of marketing tips, which she described as concepts she had learned along the way. Through the networking most of the women pursued, they also found opportunities to tell others about their businesses and share their stories.

Advice to other women entrepreneurs.

During the follow-up process, I asked each participant if she had any advice she would give to other women starting their own businesses. The advice they gave reflects

the struggles, the individual paths they have taken, and the learning they have pursued and gained during their own business development.

Tabitha offered two perspectives on time: allowing enough time to get things done and having realistic expectations of the time it will take for a new business to make money.

Tabitha, commercial finance broker: Things always take eight times longer than you thought they would. I am chronically late and am always trying to fit too many things in. I don't have good judgment on how long things will take. That's just a good theory to live by, so you always have a cushion in there. And that would go with when you are beginning in business, cuz you can't plan.... They think they will be making money in six months. You need to triple that estimate. You gotta go on the worst case scenario.

Five women offered advice about building relationships with the right people. Each suggested ways in which a woman entrepreneur can utilize individuals to support a new business. Three of them also offered additional advice about staying organized, being patient, and creating a business that reflects your own unique talents.

Fay, fitness franchise owner: My advice to women seeking to start a business is to leverage, first leverage their network! Think about who they know and how they might be able to help them. My second piece of advice is related to the first... identify potential business partners and find a way to make a credible introduction. Actually, you could sum up both pieces of advice by saying, you won't grow your business sitting in an office! Other piece of advice is to leverage resources like SCORE to obtain feedback and help to solve business problems.

Laura, business networking coach: Talk to a wide variety of experts in various fields, especially legal and accounting. Spend the money to hire an expert in starting a new business. Reading books and taking classes only goes so far. Working one on one with experts can help a new business owner avoid pitfalls that can potentially ruin a business.

Demi, real estate settlement and title agency owner: The best advice I can give any woman is to surround yourself by the best in your field. I have noticed that this makes things so much smoother and you tend to get the most accurate training. As a woman, owning your own business is such a reward and it takes a

lot of work and patience. There are times you feel you just can't go any further but with the desire of wanting to succeed, it will get you through those spots.

Kumari, marketing coach and founder of business and personal development organization: Take the emotion out of implementing systems and putting together the financials. Set timelines and action plans that are conducive to family commitments. Find a group like [her organization name] that supports women with the common issues and helps to solve potential challenges.

Rose, communications and media relations consultant: Don't try to fit yourself into a pre-made box – figure out what your talents are and create a business model for them. Working with a coach to strategize that journey is a VERY good idea – I finally started working with one in June, and it's been hugely helpful!

Susan and Elizabeth both offered advice about struggles, persistence, and the need to follow one's heart in pursuing the business dream. They firmly believed that the challenges of entrepreneurial work were worth the effort.

Susan, wig business owner: ... the last eight years for me was nothing like I thought it would be. It was a profound learning experience. Business, it turned out, was not easy. Be prepared to struggle, suffer, dedicate, believe, hope, and most of all follow through.

Elizabeth, healthcare consultant: To follow your heart and map out a plan to make your dreams into goals...then break down those goals into small chunks that are easy to accomplish. Don't listen to anyone that tries to shut down these dreams/goals.....keep consistent in your efforts, believe in yourself, stay true to yourself, listen to motivational CDs, write out 5 affirmations and look in the mirror and say them to yourself every morning. Give yourself permission to be afraid....give yourself permission to make mistakes....and just go for it!

Marilyn offered practical advice about financial management. She also identified the power of hard work and passion for the business as keys to business success.

Marilyn, hair salon owner: Advice I would give woman starting a new business is to keep cost down as much as they can. The less they borrow, the better. Save your profit to grow your business later. Always know that it takes hard work and it doesn't happen overnight. If your heart and soul isn't in it, you will not make it. You, and only you, can make your business work, if someone cared as much as you they would have their own business and if they care more than you, odds are

one day that business will be theirs or one just like it. Then you have competition, the worst kind because they know everything you do wrong.

Because they had experienced both hardship and success, the women were eager to share their experiences so that other women entrepreneurs would recognize the importance of people as resources, the importance of her entrepreneurial dream, and the importance of such practical matters as finances and time management.

The women entrepreneurs in this study were highly motivated individuals. Though each of them recounted a variety of difficulties in running their businesses, they expressed a high level of confidence in their ability to persist in their business endeavors. The women found great reward in working for themselves and many indicated they did not want to work for someone else. Despite this satisfaction, the women also conveyed a sense of guilt that emerged from their inability to do it all exactly how they might prefer. Perhaps because they had been recipients of so much advice as they sought others out as resources, the women in this study were anxious to provide candid advice to others. Their words reflect their own personal journeys, from building relationships with the right people to faith in one's abilities to succeed. Table 4 provides a summary of the learning of these women entrepreneurs according to the four secondary research questions, elaborating on how entrepreneurs acquire the necessary skills to operate their businesses through self-directed learning.

Table 4

Findings Matrix for Research Questions 1-4

RQ 1 - What do women entrepreneurs learn through their self-directed learning efforts?	RQ 2 - What factors and/or events trigger the women entrepreneur to purposefully engage in a self-directed learning effort?
<p>They learn how to:</p> <ul style="list-style-type: none"> - write a business plan. - navigate local government agencies. - price services competitively. - recruit, hire, and manage employees. - prepare work documents such as proposals and contracts. - negotiate with clients. - find suitable business locations. - formulate business and marketing strategies. - make business contacts through networking. - find appropriate people to help them. - effectively manage home-based businesses. - use Web-based tools for company websites, including podcasting, social networking, email marketing. - locate business financing. - obtain necessary certifications for the business. 	<ul style="list-style-type: none"> - Start up process <ul style="list-style-type: none"> - Meeting local requirements - Making business form decisions - Pricing - Work process <ul style="list-style-type: none"> - Creating contracts, forms, proposals - Marketing Challenges <ul style="list-style-type: none"> - Recognizing personal weakness - Experimenting – advertising, publications, web-based - Employee Challenges (3 businesses only) <ul style="list-style-type: none"> - Hiring - Managing - Compensating - Training
RQ 3 - What learning strategies do women use to pursue their self-directed learning efforts?	RQ 4 -How do women entrepreneurs assess the quality and effectiveness of their efforts to learn new business skills?
<ul style="list-style-type: none"> - Asking people <ul style="list-style-type: none"> - Experts - Business coach - Family and friends - Contacts - Exploring the Internet <ul style="list-style-type: none"> - Tools online - Web 2.0 - Information sources - Using books as resources <ul style="list-style-type: none"> - Located on Internet - Located in library - Recommended by others - Recalling past experience - Attending seminars/training - Trial and Error 	<ul style="list-style-type: none"> - Were highly satisfied with their self-directed learning - Felt some time spent on learning took too much time - Learned what was needed when it was needed - Valued mistakes as learning opportunities - Should have asked for more help. - Should pursue more workshops and online training. - Should have read a lot more books, but the books read were appropriate. - Would have researched markets more. - Experienced information overload. - Refused to look back. - Learned from whatever it was, so may not have done anything differently because it was all learning things. - Learned things quickly - Felt compelled to make time to keep up with the business environment.

Chapter Summary

This chapter recounts the learning stories of nine women entrepreneurs in the early years of their new businesses, beginning with a description of each woman's business and her learning. The significant resources used by the women in their self-directed learning are also presented. The women identified people as their most significant source of learning, but they also accessed books, other reading materials, and a wide variety of web-based resources. Past experience and experimentation were identified as sources of knowledge. This chapter identifies other findings about the women as learners and entrepreneurs including their motivation, tenacity, confidence, time management, and feelings of guilt.

Beginning a new business endeavor promoted learning for the women in this study, some more than others. Regardless of the type of business or the entrepreneur's past experience, these entrepreneurs were compelled to seek out new information in order to move forward. The self-directedness of the entrepreneur varied, however, depending upon her past experience, level of education, and business type. Not all of the women entrepreneurs in this study were highly curious or attentive to their learning needs. The absence of self-directedness in learning was most apparent in those women who had career-long connections and previous experience in their chosen businesses. A lack of education may have impacted some entrepreneurs' pursuit of new learning, though each appeared to recognize certain deficits in her ability to run her business most effectively. How they followed up on learning needs or weaknesses varied among participants.

This chapter relates the struggles and learning triumphs of nine women who have embarked on a personal quest to own a business. The findings reveal that personal and business travails need not impede self-confidence and commitment to the entrepreneur's dream. These nine women share what they have learned, what they still need to learn, and their determination to "make it."

VI. CONCLUSIONS, IMPLICATIONS, AND RECOMMENDATIONS

This study was designed to describe the self-directed learning of women entrepreneurs who were developing their new businesses. Through sharing of personal learning stories, the research participants add to our understanding of ways in which entrepreneurs learn how to manage their businesses.

Though the self-directed learning literature has explored workplace learning to some degree, it has largely ignored the self-directed learning efforts of entrepreneurs. This study also addresses Candy's (1991) assertion that self-directed learning has not been fully explored from a qualitative perspective, since for years the dominant paradigm of self-directed learning research was quantitative analysis. The stories of the nine women entrepreneurs and their learning pursuits in the early years of business ownership answer Candy's call for an examination of the self-directed learner's perspective.

This study used the multiple case study method in which nine women entrepreneurs were interviewed using a semi-structured interview protocol. The women were asked to share their experiences in starting their businesses, the learning that resulted, and the challenges and circumstances they encountered in doing so. The experiences of each participant were analyzed thematically and the findings reported in a cross-case analysis to find commonalities and differences in learning experiences.

Though only nine women were included in this study, the findings offer insight into self-directed learning by women entrepreneurs that increases our understanding in an

area where little research has been done. Research questions focused upon learning in the small business context. The guiding question for this research study was: **How do women entrepreneurs use self-directed learning to acquire the necessary skills to operate their businesses?** Secondary questions investigated the nature of the self-directed learning they undertook to accomplish their goals:

1. What do women entrepreneurs learn through their self-directed learning efforts?
2. What factors and/or events trigger the women entrepreneur to purposefully engage in a self-directed learning effort?
3. What learning strategies do women engage in to pursue their self-directed learning efforts?
4. How do women entrepreneurs assess the quality and effectiveness of their efforts to learn new business skills?

In this chapter, conclusions related to the research questions guiding this study will be discussed along with unexpected findings that emerged from the interview data. Implications for entrepreneurial education and special programs are presented, along with an analysis of what these findings contribute to our understanding of self-directed learning. Finally, recommendations for future research are identified.

Conclusions

The data described in this study lead to five broad assertions about the nature of self-directed learning by women entrepreneurs, challenging some assumptions about

entrepreneurial learning. The conclusions drawn here are supported by the stories of the research participants.

Conclusion 1

For the women entrepreneurs in this study, weaknesses, challenges, and questions repeatedly launched learning activities; learning was pursued using a variety of methods and a wide variety of human and non-human resources.

When her business was in the first six months of the idea or start-up phase, most of the entrepreneurs in this study experienced events that led to a significant amount of learning. For a number of the women, the business startup process involved conducting research into what kind of business each wanted to start and what legal form the business would take. During the launch phase of her business, each woman learned lessons in the fundamentals of business, including how to set up a home office or how to navigate the commercial real estate market to find rental property for operating the business.

Other learning triggers were associated with marketing the business and building a clientele prompted many of the women to either seek advice from a business coach or to experiment with pricing and advertising strategies to gauge what was most effective. The three women who employed others also identified management weaknesses which they attempted to overcome largely through trial and error efforts. In the entrepreneurial and managerial learning literature, challenges are viewed as rich sources of learning (Cope, 2003; McCall, Lombardo, & Morrison, 1988; McCauley, Ruderman, Ohlott, & Morrow, 1994; Mumford, 1993).

According to the literature, trial and error is a common learning strategy for entrepreneurs who lack a skill or specific knowledge (Cope & Watts, 2000; Fenwick, 2003; Rae, 2000). Through a variety of self-directed learning efforts, many of the women in this study taught themselves how to do something, using trial and error as a primary mode of learning. Learning how to use web-based tools was an important area of learning for more than half of the study participants. Two women taught themselves how to edit their websites using specialized software and others had experimented with creating email newsletters for marketing their businesses to new and existing clients.

Most of the women had tested promotional ideas by experimenting with different kinds of advertisements and other business promotions, and then measuring the results. A few of the women involved in consulting and coaching businesses had conducted a significant amount of research and testing when pricing their services to be competitive; others simply followed the pricing strategy used by her coach. Marketing strategies such as designing websites, creating email newsletters, and finding appropriate networking opportunities had also triggered learning.

Three participants employed others in their businesses. Though their business experiences were significantly different, all of these women expressed concerns about human resource management issues. Each woman mentioned difficulty in recruiting the right people with the appropriate skills and attitudes for working in her organization. Through trial and error and reliance upon the advice of paid professionals, each of the employers in this study had learned how to manage employees, work through problems

that employees created in the organization, and handle payroll issues such as compensation, taxes, and bonuses.

Some of the more self-directed women appeared to scan the environment for learning opportunities, so that through announcements in newsletters or other publications, they were aware of classes or seminars in which they might learn. Several women in the study indicated that they occasionally sought new learning simply because it was available. In addition, several of the women elected to pursue industry certifications in order to boost the credibility of their business endeavors. Nearly all of the women had created business plans, not because a bank required one, but because they thought it was the right thing to do and perhaps because it aided them in putting thoughts to paper about the direction the business would take.

The wide variety of learning strategies employed by women entrepreneurs was also documented by Inman (2000). Many of the women in this study actively sought individuals, events, and other sources from which to learn. Critically analyzing resources for their appropriateness appeared to be a difficult task for some of the entrepreneurs who were overwhelmed by the business activity in which they were engaged and the vast array of information available. As noted in Spear and Mocker's (1984) self-directed learning research, the demanding nature of the entrepreneurial endeavor became the "organizing circumstance" which served to limit the scope of the women's self-directed learning endeavors. The demands of the new business required each entrepreneur to wear many hats and perform so many business functions that learning strategies were often selected for their convenience or relative ease of use.

Not all of the women read books about general business or books related to their industries, but several participants were avid readers of books about leadership, communication, sales, and marketing. A few read books for general inspiration for their businesses, while others selected books targeted at areas of interest or a specific business weakness that they had identified. Some women had large collections of books they used in their self-directed learning while others cited only a few books that had contributed to their learning.

Seven of the women were involved in networking organizations where they faithfully sought others from whom they could learn. This networking activity appeared to take on the form of “picking people’s brains,” a practice also identified in other entrepreneurial research (Ekanem & Wyr, 2007; Terjesen, 2005). Consulting with professionals, such as attorneys, lawyers, and bookkeepers, was also a common self-directed learning practice. In contrast to the findings of Blake (2001), most of these women appeared more likely to seek a professional for guidance than to seek information from family and friends.

Many of the women in this study had professions that required them to deal directly with clients on a regular basis; through consultation with others or through trial and error they learned how to negotiate with them. They learned how to prepare work documents, such as proposals and contracts, primarily by modeling their work on documents created by others.

For the women in this study, the path to a learning opportunity was often circuitous, which is consistent with findings identified in earlier self-directed learning

research (Berger, 1990; Candy, 1991; Spear & Mocker, 1984). For instance, the normal use of Internet search tools meant that the learner reviewed large quantities of information before she settled upon a desired source of information. Using the Internet to research ideas, products, and business strategies also consumed a significant amount of time. The women occasionally found learning resources in unanticipated places, particularly when speaking with people and discovering how significant the person could be to their learning.

The women in this study identified business challenges commonly cited in the entrepreneurial learning literature (Cope & Watts, 2003; Rae, 2000), including launching their businesses, managing others, and marketing their businesses. They met these triggers for learning most often through trial and error but also by accessing a variety of learning resources such as people, books, and Internet resources.

Conclusion 2

For the women entrepreneurs in this study, the ability and propensity to engage in self-directed learning varied considerably. Factors such as educational background, motivation, and past experience had much to do with how, when, and if the entrepreneur pursued learning that might be considered self-directed in nature.

The education level of the women in this study ranged from the least educated with a high school degree to the most educated with two master's degrees. The women at either end of the educational spectrum managed their learning through diverse strategies. The six women in the middle of this educational spectrum had pursued post-secondary education ranging from some college coursework to a college degree. Even though the

propensity for self-directed learning differed, the participants with college degrees (**Fay, Kumari, Laura, Susan**) were significantly more aware of their learning and more sophisticated in the ways they pursued learning. These four women pursued a wider variety of learning strategies which included networking, reading books, researching on the Internet, attending seminars, accessing government resources, and asking questions of knowledgeable people. The ability of each woman in this study to plan her self-directed learning varied considerably; such lack of skill has been cited as a barrier to self-directed learning (Guglielmino et al., 2005). Garrison (1997) and Candy (1991) both noted that personal and situational factors such as the ability to learn autonomously, development of cognitive skills, and access to adequate learning strategies are strong determinants of learner success.

To varying degrees, most of these women expressed interest in learning. Interest in new ideas and a motivation to learn would be expected of women entrepreneurs who were in the very early stages of business formation; however, this was not true for all women in the study. There were often vast differences between participants' efforts in pursuing self-directed learning. **Fay**, the most educated participant in the study with two master's degrees, appeared to pursue learning on a continuous basis, using a variety of resources and constantly seeking new information. **Elizabeth**, a high school graduate, said she wanted to learn but was struggling to find the right resources. She also seemed to struggle with the motivation to seek out sources about which she had less knowledge, such as books about the consulting field.

With a high school technical education and some community college experience, **Marilyn** and **Demi** avoided regular learning efforts and were unable to clearly articulate plans for learning or even describe past learning in any detail. They were not consumers of books, trade publications, or the Internet. Their learning came predominately from people close to them, rather than paid experts they sought out for specific assistance. When comparing these women's learning pursuits, the dichotomy of learners versus non-learners is apparent. The learners, in general, had more formal education than the non-learners.

Conclusion 3

For the women in this study, business coaches assumed some of the roles normally found in a mentoring relationship. According to Kram (1985), mentoring relationships perform both career and psychosocial functions with the goal of enhancing growth and advancement. The career functions of the relationship are designed to enhance organizational advancement and often include sponsorship, exposure, and challenges in work-related roles. One aspect of the career function is coaching through which the mentor assists the individual in navigating the corporate world.

The psychosocial functions of the mentoring relationship serve to enhance competence, identity, self-worth, and effectiveness by providing counseling, role-modeling, and friendship. Kram (1985) describes how the mentor's counseling role addresses the early career concerns that face junior executives which may also parallel the concerns of a new business owner; these include the development of competence, gaining satisfaction in a new career, and work, life, and family balance. According to

Kram, women in management struggle with the complexities of professional identity as well as loneliness. Mentoring relationships are typically helpful in addressing these concerns.

The three women in the study who utilized a coach's services identified some of the benefits of the relationship as gaining a different point of view, encouragement, feedback, and a sounding board, functions also identified as mentoring by McCauley and Douglas (1998). The entrepreneurial literature has noted the importance of mentoring relationships to the entrepreneur (Sullivan, 2000; Warren, 2004). Managerial learning is also closely identified with having a successful mentor (Duff, 1999; Powell, 2003; Wentling, 2001). In the literature, mentoring is a voluntary act of sharing time, experience, and information with another person. The evidence from this study is that entrepreneurs are now hiring coaches, who serve many of the functions of a mentor. Only one woman in this study identified a mentor as the source of her learning, but three others utilized the paid services of a business coach as a strategy for learning.

A coach works with individuals to help improve performance by focusing on the most important and most relevant business issues (Bonfield, 2003). As defined in the literature, coaching is a collaborative relationship conducted through a variety of methods: on-site consultation, in social settings, by telephone, or online (Duran-Whitney, 2004). Coaches helped these women navigate the rough waters of finding new clients and shaping new strategies, while also serving as a sounding board and occasional cheerleader.

The use of paid business coaches by entrepreneurs for mentoring benefits has not been identified in the entrepreneurial learning literature. What this finding indicates is that not only do women have the financial resources to procure these paid services, but they are willing to initiate mentoring-style relationships that meet their learning needs. Such relationships are likely less personally connected, less time-consuming, and more issue-based than traditional mentoring relationships. This approach may allow these women entrepreneurs to meet their immediate learning needs without the significant investment of personal time that a mentoring relationship often requires.

Conclusion 4

For many of the women in this study, over-confidence in their own skills and abilities served to limit their learning. Along with this predominance of over-confidence was the expressed perspective by several participants that they knew all they needed to know to run their businesses and could rely on past experience for the answers to issues that arose.

A moderate amount of self-confidence is essential in the pursuit of business ownership and entrepreneurial success. The self-directed learning literature also identifies confidence as an important component of self-directed learning pursuits (Candy, 1991; Merriam et al., 2007; Scott, 2002). However, over-confidence appears to interfere with the ability to pursue learning in a self-directed manner for participants in this study. For **Marilyn**, the hair salon owner, and **Demi**, the owner of a real estate settlement agency, motivation to learn something new appeared to clash with many years of industry experience. Each confidently stated her good fortune in having the necessary past

experience to help her get through challenging times in her business, and this confidence in prior knowledge prevented each one from seeking new learning opportunities.

Elizabeth, the addiction treatment consultant, waived between extreme confidence in her ability to operate her consulting business and the feeling of being overwhelmed by the steep learning curve necessary for her business situation. Instead of engaging in meaningful exploration and hard work to learn what she needed to know, she sought knowledge through personal contacts in the healthcare industry to obtain the necessary information to run her business.

Most of the women entrepreneurs exhibited considerable confidence throughout the interviews, and this self-confidence appeared to directly impact the women's evaluation of their learning effectiveness. They gave themselves high marks in pursuing learning in an effective manner, but some women also offered a caveat to their personal evaluations, often citing either too much time spent on a learning activity or chiding themselves for not pursuing other learning avenues that might have been more fruitful for the approach taken. Some of the women questioned whether they were as efficient or effective in learning as they could have been. In general, however, the participants praised themselves for learning what they needed when they needed it and having learned quickly or the right way.

Many of the entrepreneurs in this study had a clear understanding of their own personal learning needs, whether it was talking to people, engaging in online training, reading books, attending workshops, or conducting more market research. They also exhibited confidence in their ability to locate new learning resources where and when

they would need them in the future. Many of the women in the study cited specific people to whom they would turn with a pressing question, appearing confident that this avenue of learning was their best option. It seems likely that entrepreneurs who are over-confident in their abilities and knowledge-base might be closed to new learning and new ideas, as was exhibited by several study participants who relied upon a narrow set of learning resources or upon related past experience (Fenwick, 2003).

In her study of women entrepreneurs, Fenwick (2003) found that over-confidence can occasionally be a negative construct for the entrepreneur. Over-confidence in her abilities can produce over-commitment and stress for the entrepreneur, however, most of the women in Fenwick's study believed an optimistic outlook superseded fear or uncertainty about their abilities. Rae and Carswell (2000) also found that "a very high level of self-belief" in the entrepreneurs' ability to achieve their goals led to their persistence in learning what they needed to know (p. 224). So, while self-confidence appears to be a dominant characteristic of many entrepreneurs, and was certainly so for participants in this study, this trait may increase persistence in the business effort as well as limit openness to new ideas.

Conclusion 5

For the women in this study, learning was primarily a "just-in-time" strategy that involved very little pre-planning. Instead, these entrepreneurs adopted a highly instrumental, time-efficient, focused pursuit of new learning that was initiated as a spontaneous response to a learning need.

While self-directed learning is often described as pre-planned, Candy (1991) describes this self-teaching process as fluid, organic, and unpredictable, a description that accurately depicts the self-directed learning activities of the women in this study. Finding enough time to learn was a common problem cited by this study's participants, making them more reactive than proactive in pursuing new learning, confirming the findings of Sexton, Upton, Wacholtz, and McDougall (1997). Time constraints have also been cited as a barrier to self-directed learning pursuits (Guglielmino et al., 2005). Many women in the study appeared to lack the ability to prioritize time for learning, but some made time for certain types of learning, like reading industry-related publications, and many acknowledged that they had to spend time researching and learning because it was part of the job.

Many questions and challenges plagued the women entrepreneurs when they were launching their businesses. They began by asking themselves the most basic questions about starting a business: (a) how will I organize my business in order to minimize my legal liability and keep businesses taxes low; (b) where (in what locality) and how will my business operate; and (c) how can I manage my home-based business and keep family issues from interfering?

A variety of business issues and troublesome events triggered the search for new learning opportunities. The problem of finding good clients and employees prompted learning for the women as they considered opportunities to meet people or attract people to their businesses. Price-setting strategies and negotiations initiated explorations for new

information; learning was narrowly defined and instrumental in nature. Each problem triggered the search for a cause and a specific solution.

The habit of just-in-time learning to meet the most immediate and pressing needs also appeared to lead to positive assessments of their learning, perhaps because they had pursued what they needed to know when they needed it. Ultimately, they found the necessary answers to their questions and felt confident in resolving a challenging business problem. In contrast, if a learner enrolls in a training class out of curiosity or interest rather than immediate need, the occasion to use that learning might never appear. The learner then might deem that learning event as “time wasted” or “not useful.” In general, these women entrepreneurs rarely pursued untimely training opportunities. The entrepreneurial learning has noted repeatedly the entrepreneurs’ resistance to small business training events due to their lack of timeliness for the learner (Fenwick & Hutton, 2000; Man, 2006; Morrison & Bergin-Seers, 2002).

Since the learning pursued by the entrepreneurs in this study was primarily done on an as-needed basis, they engaged in little reflection, weighing of options, or pre-planning. They proceeded down a learning path that addressed the challenge of the moment. Because so much of their entrepreneurial work was person-dependent, the time to access new learning opportunities by experimentation or outside resources was greatly reduced, so the women in this study were often most interested in learning that could be immediately practiced; this confirms the findings of Kelliher and Henderson (2006) and Man (2006). As many of the women illustrated in their stories, new business owners have work tasks to complete in addition to seeking new learning. However, to effectively

pursue new learning, the entrepreneur needed “discretionary slack” available in the form of time that enabled her to attend external training events, participate in networking activities, and read industry-related materials (Lans, Biemans, Verstegen, & Mulder, 2008). Perhaps because of the personal choices they made, this slack time was rarely available to these entrepreneurs.

The instrumental nature of their learning endeavors meant that most learning did not challenge their way of thinking or living and had no transformative power (Mezirow, 1991). Both the entrepreneurial learning and self-directed learning literature identify the capacity to reflect on experiences as a vital learning component (Brookfield, 1986; Candy, 1991; Cope & Watts, 2000; Erikson, 2003; Man, 2006). Through reflection, the entrepreneur can evaluate learning experiences, improve upon experience, and learn. Yet, in my interviews, only one of these women entrepreneurs exhibited a well-developed capacity to reflect upon past learning experiences. **Fay**, the owner of a fitness franchise, discussed her learning in a reflective manner, often evaluating her learning activities as she recalled them. **Fay** was also the most highly educated of the study participants.

Some researchers have reported that entrepreneurs indicate that their business endeavors require that they are always learning, while others have questioned whether entrepreneurs actually do learn from every critical experience that should prompt learning (Dyer & Ross, 2004; Man, 2006; Politis, 2005). Cope and Watts (2000) suggest that assistance may be necessary to encourage the entrepreneur to engage in the reflection necessary to promote higher-level learning. The notion that self-discipline is required in entrepreneurial and self-directed learning endeavors is also well-documented (Cope &

Watts, 2000; Dyer & Ross, 2004; Garrison, 1997; Long, 1994). This study's findings indicate that many of the women entrepreneurs did not engage in self-reflective learning, and some lacked the self-discipline to learn continuously in a self-directed manner.

Unanticipated Findings

Researchers usually learn things they have not asked about when conducting qualitative research (Patton, 2002). These unexpected discoveries add richness and depth to the stories reported. In the analysis of these data, unanticipated findings about the learning process emerged.

The women in the study experienced a considerable amount of guilt because of their businesses. Guilt echoed within the stories of these women's lives. As the sole proprietor of her business, each woman entrepreneur in the study wore many hats which required her to make choices about how to divide her time among competing work roles. Many of the women also had families that competed with the new business for their attention. Each struggled with feelings that she was not doing enough, had missed learning opportunities, and by burning the candle at both ends each, assumed she was short-changing the new business or somebody important in her life.

In addition to expressing guilt over the conflicting demands of entrepreneurial life, these study participants reflected a storyteller's perspective in relating their experiences of learning. The nature of the storyteller was exhibited by the many women who wished to participate in this study to tell her story. The eagerness of busy women to participate in a study where they could share their experiences was quite unexpected. The study participants' generous offers of advice to aspiring women entrepreneurs were also

examples of the storyteller's perspective. Three of the women had already recognized the power of a story, noting their interest in writing about their experiences. The marketing coach, **Kumari**, had already self-published a book of accumulated marketing knowledge. This passion for storytelling was also identified in Johansson's (2004) study of entrepreneurs.

Entrepreneurial Women as Knowers

In their research examining the perspectives through which women learn, Belenky, Clinchy, Goldberger, and Tarule (1986; 1996) identified five ways by which women may regard themselves, the world, and knowledge itself. Though the researchers did not intend for the five ways of knowing to be interpreted as a hierarchy, some have viewed these categories as stages.

The first perspective of knowing Belenky and her colleagues (1986, 1996) called "silence." Within this perspective a woman figuratively has no voice and is dependent upon external authority. The second perspective is "received knowledge" in which the knower has little confidence in her own voice, believing that receiving and repeating the words of an authority is learning. "Subjective knowing," the third type of knowing, contains an element of the woman's voice. The subjective knower believes strongly in firsthand experience as a valuable source of knowledge (Belenky et al., 1986, 1996).

Believing that knowledge is a process is the foundation of "procedural knowing," which has been described as containing two orientations: separate knowing and connected knowing. Belenky and her colleagues assert that both orientations may exist within a person. Separate knowers often take an antagonistic position toward new ideas;

they believe firmly in their own opinions while dismissing the views of others. Separate knowers learn through rational and objective debate. Connected knowers, on the other hand, often try to find what is correct about an opposing idea in order to understand the viewpoint and the person more fully. Connected knowers use the subjective reality of others to confirm or disconfirm what they believe (Belenky et al., 1986, 1996).

The fifth category of knowing is “constructed knowing.” The constructive knower uses a more flexible epistemology in creating her personal narrative, integrating what she already knows with new information she encounters. This type of knower can accept ambiguity and tolerate contradictions, understanding that knowledge is inextricably linked to its context. The constructive knower tends to engage a never-ending quest for learning, enjoying most the searching and exploration in the learning process (Belenky et al., 1986, 1996).

While all nine entrepreneurs in this study have embarked on similar career paths that should demand significant learning efforts, I found evidence that they do not necessarily view the world or construct knowledge in the same manner or with the same effectiveness. Instead, of the five perspectives identified by Belenky and her colleagues (1986, 1996), this study’s participants can be categorized as representative of four of the five types of knowers.

One of the women entrepreneurs in this study, **Elizabeth**, clearly fits the description of a “receiver of knowledge.” **Elizabeth**, in her first year as a healthcare consultant in the addiction treatment field, relies on the words of experts to provide her with the answers to problems of running her consultancy, and believes that there is only

one right answer. **Elizabeth** was struggling to find the right information for her business, regularly consulting with professionals for guidance about her business name, her business contracts, and her website.

Three women exhibited the traits of the learner who sees knowledge as residing within herself. The subjective knower identified in the Belenky (1986, 1996) study relied on gut feelings, past experience, and her own convictions about the right actions she should take. **Marilyn**, the hair salon owner, discussed using her intuition when “feeling out” job applicants, and had so thoroughly internalized her 16 years of hair salon experience that it served as her only guide. **Demi**, in her second year as owner of a real estate settlement agency, also constantly relied on past experience as the source of her knowledge, dismissing industry seminars as “nothing new.” For **Marilyn** and **Demi**, internalized experience was the only information deemed trustworthy and worthwhile. **Susan**, the owner of a wig business, specifically touted her skills and perseverance as predominant sources for her business’s potential. As Belenky and her colleagues (1986, 1996) assert, some subjective knowers close their minds to voices other than their own. **Susan** often spoke in emotional tones about her very personal struggle to succeed at her wig business. She believed in the power of her personality to interact with customers and her love of working to help cancer patients.

Four women based their learning on reasoning and deliberate analysis, relying heavily on perfecting procedures, skills, and techniques for operating their businesses. Though previous research has identified many women as connected knowers who rely on heavily on relational knowing, the four procedural knowers in this study appeared to

function as separate knowers (Belenky et al., 1986, 1996), preferring an analytical and systematic process of knowledge construction.

Kumari, who founded a women's professional association and also operated as a marketing coach, actually discussed setting up her two businesses using a system; and when faced with a challenge she followed a process of looking to herself first, then to colleagues. **Tabitha**, in her third year as a commercial financing broker, was especially methodical in researching her business and setting up an office in her home, and in seeking new learning online when she required it. In her work with networking organizations, she had been able to critically evaluate what information was useful to her and what was not, stating that very little she heard at the meetings had a "wow" factor. **Laura**, a networking coach, used her journalism background to devise a simple method of teaching her clients how to give a speech. Her straightforward manner enabled her to recognize pertinent learning opportunities when they appeared. **Rose**, a communications and media consultant, was a devotee of certain books and websites which aided her in pursuing specific learning and developing business strategies. From books, she learned prescribed methods for developing proposals and contracts. She also had learned to evaluate opportunities to learn, pursuing technology with a passion because she understood it.

Only one of this study's nine participants, **Fay**, exhibited the traits of a constructor of knowledge, the fifth level in Belenky et al.'s (1986, 1996) schema. In her first year as owner of a fitness franchise, she was a passionate seeker of knowledge, ready to reevaluate what she already knew about starting her business and search for more

information. **Fay** questioned what she had learned and continually shifted her perspective so she could continue to soak up new knowledge like a sponge.

The women in Belenky et al.'s (1986, 1996) study were looking in different places for their own truths. Similarly, the women in this study handled learning and knowledge in different ways even though all of them had pursued the path to entrepreneurship. For most of the women in this study, the lack of reflective learning and construction of meaning raises the question of how innovative these entrepreneurs will be in seeking new sources of information in an increasingly competitive and challenging economic environment.

Implications for Entrepreneurship Program Directors and Business Coaches

Sullivan (2000) asserts that programs and interventions for entrepreneurs are regularly developed to assist in business development, even though the entrepreneurial learning process is still not clearly understood. This study's conclusions have implications for directors of special programs for entrepreneurs, for aspiring entrepreneurs, and for those involved in self-directed learning research and practice.

Scholars assert that post-secondary entrepreneurial training programs should provide emphasis not only on creating a business plan and immersion in entrepreneurial work but should also address the mindset of lifelong learning and critical reflection (Lobler, 2006), as well. The key skills of critical-thinking and self-directed learning should be incorporated into any entrepreneurial program. The responsibility for self-development rests with the entrepreneur because "the bulk of lifelong learning takes place in an uncontrolled pedagogical environment" (Gibb, 2002, p.140).

There is no guarantee that a business owner will avail herself of a program designed especially for entrepreneurs. These programs are widely offered and well-promoted through newspaper, radio, and web-based advertisements. One-third of the participants in this small study took advantage of them. Program directors and state agencies ought to consider how to make their learning programs and events more relevant for entrepreneurs by focusing on particular issues of concern to the new business owner, rather than by attempting to provide a broad menu of options. Question-and-answer seminars on various topics might make the events more timely and relevant to individual entrepreneur's experiences. The distribution of program information could be more widely dispersed as online resources by both program directors and government agencies. For instance, advising services such as the Service Corps of Retired Executives (SCORE) might provide online mentoring through Web 2.0 communication tools through which they can offer "just-in-time" advice when a learning need is critical.

In the materials that state agencies provide to budding entrepreneurs, most recommendations for help refer the entrepreneur to other government agency assistance. These programs tend to focus on the how-to and the legal requirements of business ownership; this orientation towards business set-up fails to acknowledge what the entrepreneur must consider on a day-to-day basis to learn and grow as an entrepreneur. Government-sponsored programs should also focus on the importance to entrepreneurs of becoming information-literate, learning how to evaluate sources of assistance, and learning how to learn. Such a focus might incorporate the experiences of other

entrepreneurs who have successfully learned how to scan their environments for appropriate learning experiences.

The field of self-directed learning research has been a significant area of research for over fifty years, yet we continue to learn more about how individuals independently pursue important learning. A continued focus on strengthening self-directed competencies throughout the educational system would aid in preparing individuals for the world of work. This study also illuminates the lack of a methodology for evaluating the value and effectiveness of self-directed learning.

Aspiring entrepreneurs must recognize the necessity of being open to new ideas and new avenues for learning. Those embarking on an entrepreneurial career may also consider that past industry experience can be a significant hindrance to learning and innovation in seeking new learning resources.

The business coaches who worked with the three entrepreneurs in this study aided them in developing business and marketing strategies, acting as a sounding board, and in keeping the entrepreneurs accountable for their business decisions. It is also important that the business coach assist the entrepreneur-clients in becoming accountable for their learning decisions. In particular, entrepreneurs' coaches should encourage their clients to spend time in self-reflection about results of decisions and learning strategies so that the entrepreneurs become more effective learners.

Recommendations for Future Research

The areas of entrepreneurial learning and self-directed learning remain ripe fields for discovery. From this study of the learning of nine entrepreneurial women a number of recommendations for research arise.

Recommendation 1

Additional research is needed to investigate in more depth how self-directed learners evaluate the quality of their learning, asking specifically how critical reflection and quality assessment lead learners to their next self-directed learning opportunity. In this study, the participants were not asked the questions necessary to uncover in-depth learning assessments. While an assumption can be made that an individual woman chose a particular resource because of her learning preferences or because of an “organizing circumstance” (Spear & Mocker, 1984), this was not clearly identified in the study findings. Research is needed that investigates the ways the self-directed learners evaluate their choices of resources. The researcher might ask if resource selection reflects the learner’s personal preference or whether evaluation of previous efforts, including the role of critical reflection, plays a part in resource selection during subsequent self-directed learning activities. While the limited number of participants in this study did not, on the whole, display much critical reflection, more study in this area is needed before attributing the lack of reflection to entrepreneurs in general. By focusing on the evaluation of learning, much more can be learned about this aspect of entrepreneurial practices.

Recommendation 2

A study of the entrepreneur's self-directed learning while using the Internet would complement the findings of this study as they relate to learning strategies. The Internet is a significant resource for self-directed learners. The self-directed learning literature is just beginning to feature studies of independent Internet use outside of distance education venues including rural populations and cancer patients (Hiemstra, 2006; Rager, 2006). Developers of online resources, such as entrepreneurship educators and government agencies, would benefit from knowing what Internet resources entrepreneurs most commonly use, how they are used, and for what learning purpose.

Recommendation 3

A study of the entrepreneur's motivation to learn and the effects that past industry experience may have on motivation to pursue new learning would extend our understanding of barriers to entrepreneurial learning. This study touches upon the apparent effect that two women's career-long experience in an industry had upon their willingness to explore new learning. Though it has been found that past corporate experience may not inform entrepreneurial practice (Terjesen, 2005), it may be important to learn if same-industry experience negatively impacts the pursuit of new learning in an ever-changing economic and competitive environment.

Recommendation 4

A study that applies this study's proposed self-directed learning model to other studies of self-directed learning among entrepreneurs to see if the model holds up with a larger population merits consideration. Conceptual confusion within the self-directed

learning research field has resulted in the development of several self-directed learning models, none of which fully explicate the concept of self-directed learning. The proposed model emerging from this study elaborates on concepts identified by others and may have broader application for the field of self-directed learning when explored among a larger population. It would also be interesting to see if this model describes the learning processes for both genders, or has some attributes specific to women entrepreneurs.

Developing a Model of Women Entrepreneur's Self-directed Learning

Finally, this chapter presents a model that depicts the self-directed learning by which the women in this study learned to manage their businesses (Figure 2). The model is comprised of four main elements: learner characteristics, triggers of self-directed learning, the strategies for learning, and evaluation of effectiveness. Once a woman entrepreneur encountered a learning trigger, her efforts to engage in a learning strategy may have been impacted by the resources available, experience using a particular resource, her characteristics as a learner, and the time available.

Learning is triggered by any number of challenges or questions that arise in the daily operation of the woman entrepreneur's small business. These challenges may include elements of the immediate business environment, such as launching the business, marketing, competition, economic viability, financial resources, and change. Incidental encounters with other people or events also functioned as triggers for pursuing learning.

The type of learning strategy employed is influenced by the business context, learner characteristics, and evaluation of past learning experiences. Strategies include

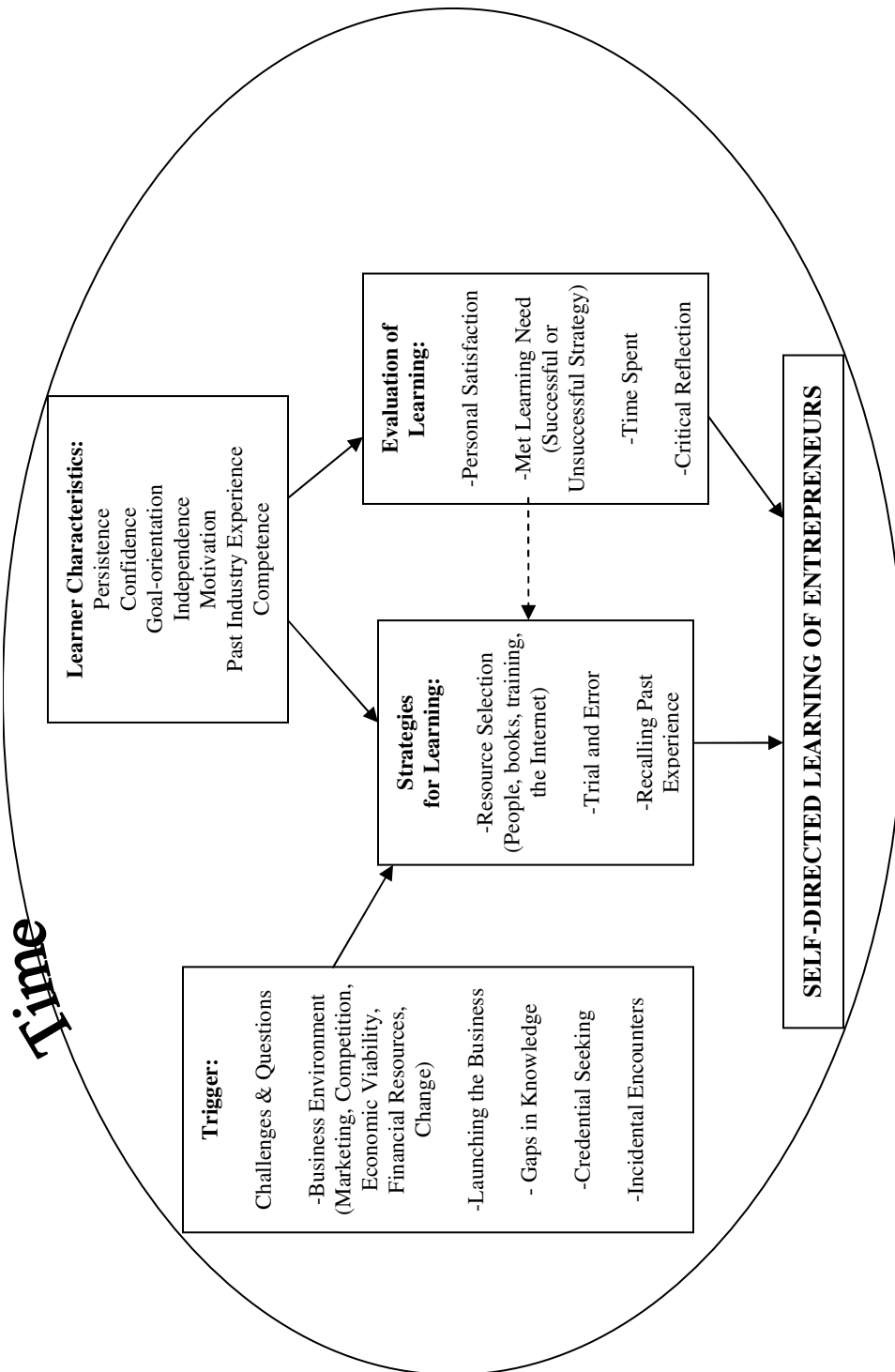
(but are not limited to) learning from people, books, training, use of the Internet, experimentation, and past experiences.

In this model, the learner evaluates the effectiveness of the learning strategy by assessing her personal satisfaction. She determines if the learning need was met and if time spent was efficient. From this assessment, the learner feels satisfaction or identifies any limitations of the learning strategy and decides whether to use the strategy again.

The characteristics of the learner influenced both the learning strategy pursued and the process of evaluating learning. Characteristics such as motivation, persistence, confidence, goal-orientation, competence, and independence affected the route that the entrepreneur took to learn what she needed to know. Previous industry experience typically led to an over-reliance on past knowledge instead of enhancing skills and knowledge with new learning.

In this model, time is an environmental element that may impede the pursuit of learning and influence the strategy employed by the learner. These women entrepreneurs are inextricably linked to their businesses, meaning they cannot stop business in order to learn but must find ways to fit learning pursuits within the time constraints of their personal and work lives.

Figure 2 Factors that Determine How Self-directed Learning Occurs



Personal Learning: Expressing Appreciation to Busy Women

When I began the study interviews, I debated how best to express my appreciation to the women who so generously gave of their time to be interviewed and engage in follow-up email exchanges. Eventually, inspired by reading a fiction book about knitting with my reading group, I decided to knit a scarf for each woman.

Even though my mother taught me how to knit when I was twelve years old, this knitting project forced me to pursue self-directed learning of my own in order to re-learn a number of simple knitting skills. My sources of learning included my mother, an expert knitter at my workplace, books on the subject, and the Internet. As my scarf pattern choices became more complex, I watched many short web-based videos demonstrating stitching methods. My mother and a co-worker shared with me their knowledge about yarn fibers and the best sources for purchasing yarn. At my co-worker's recommendation, I joined an online community of knitters where I have received inspiration, encouragement, and knowledge. There I discovered more scarf patterns and knitters' reviews of yarns.

Just by knitting for a brief time each day, I have rediscovered the joy of creating something; a joy I had relinquished to the demands of work and doctoral study. It is this kind of joy I believe my participants experience when they strive in the creation of their businesses every day. Like the businesses the women own and operate, suited to their personal and professional demands, the scarves I created were knitted in a pattern and yarn that suited the persona of the woman I came to know. I mailed the scarves to each

participant accompanied by a thank you letter which can be found in Appendix D.

Several of them contacted me afterwards to say thank you.

Summary

In this study, the lens of self-directed learning theory has been used to explore the learning of nine women entrepreneurs. While this study lends support to the idea that entrepreneurial work requires self-directed learning, the ability and desire to do so varied considerably among this small sample of women. Even when they were self-directed in their learning, the participants engaged in their learning with varying degrees of effort and motivation. The majority of the women's learning was conducted "just-in-time" and pursued when a challenge presented itself, rather than in a pre-planned fashion. Over-confidence in entrepreneurial abilities may have caused some women to reject new learning opportunities or to be less open to new ideas. Failure to recognize a learning need may have occurred during these women's entrepreneurial endeavors because most of them possessed a level of self-confidence that belied their continuous need for new learning. They may also have lacked the ability to critically reflect upon past learning experiences in order to plan for new ones.

As noted in the literature (Candy, 1991; Merriam et al., 2007), personal and situational factors determine whether individuals pursue self-directed learning. Self-directed learning scholars assert that a self-directed learner has to be committed to learning, as well as competent and confident as a learner. This was not always true for every woman in this study. These findings indicate that the study participants engaged in a wide variety of learning activities and possessed varying motivations for learning.

Educational level appeared to be a factor related to the ability of the women in the study to pursue self-directed learning. Both educational level and a heavy reliance on past industry experience may have impacted some women's openness to new experiences and commitment to learning.

Both the self-directed learning and entrepreneurial learning literature denotes the importance of people as learning resources (Cope, 2003; Fenwick & Hutton, 2000; Gerber, Lankshear, Larsson, & Svensson, 1995; Rae & Carswell, 2000). The reliance on people of all types was a significant part of each one of the women's self-directed learning stories; each appeared comfortable in seeking the advice of paid professionals, former co-workers, or friends and family. For several women in the study, the guidance of other people was their sole source of new information. The use of a mentor, as the term has been used in the literature, for learning was identified by only one participant. On the other hand, one-third of the participants had employed a business coach to provide them with professional guidance.

The nine women in this study approached learning in different ways. Within the framework of the study by Belenky and her colleagues (1986, 1996) they occupied four categories of knowers. This is a surprising finding because the entrepreneurial literature tends to portray the entrepreneur as one who is always cognizant of learning and capable of constructing new meaning while doing entrepreneurial work (Morrison & Bergin-Seers, 2002). Since only one of the women in this study described knowledge at the higher level of "constructed knowing," entrepreneurial educators should recognize these

learning attributes so they can effectively move “knowers” in the early stages into patterns of evaluation, critical-thinking, and reflection.

Just as other researchers (Man, 2006; Rae & Carswell, 2000; Taylor & Thorpe, 2004) in the entrepreneurial learning field have postulated that learning is primarily episodic and emerging from critical incidents, this study found that these nine women entrepreneurs often pursued learning in a reactive manner when encountering business challenges. For the women in this study, learning was both episodic and continuous, reflecting the varied circumstances of the women’s business endeavors, the business background they brought with them, and their motivation to learn; this finding was also confirmed by Fenwick (2003).

The study’s conclusions emphasize the importance of knowing how to learn in the entrepreneurial context and the variety of ways an entrepreneur may access knowledge and new experiences for the purposes of learning, with implications for entrepreneurship programs, government agencies, and secondary and post-secondary educators.

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APPENDIX A: Research Subject Information and Consent Form

TITLE: A Case Study of Self-directed Learning of Women Entrepreneurs

VCU IRB NO.: HM11578

This consent form may contain words that you do not understand. Please ask the study investigator to explain any words that you do not clearly understand. You may take home an unsigned copy of this consent form to think about or discuss with family or friends before making your decision.

PURPOSE OF THE STUDY

The purpose of this research study is to learn about your self-directed learning experiences as an entrepreneur in the early years of your business. You have been asked to participate because you have volunteered.

DESCRIPTION OF THE STUDY AND YOUR INVOLVEMENT

If you decide to be in this research study, you will be asked to sign this consent form after you have had all your questions answered and understand what will happen during this study.

In this study you will be asked to participate in a private interview. The interview will be conducted during a time convenient for you within the study timeframe and will require approximately one and one-half hours. The interview will be recorded with a digital voice recorder so we accurately get your experiences and perspective, but no names will be recorded on the recorder. Because new information may emerge during the course of interviewing of a number of entrepreneurs, it is possible later in the study that you will be asked to answer additional questions about your experiences. You will be asked to review your interview transcript for verification, a process that may take you approximately 45-60 minutes. You will also be asked to review and comment on a list of themes and their descriptions that emerge during analysis of the interview data. Your verification and feedback will be greatly appreciated.

RISKS AND DISCOMFORTS

Sometimes talking about some subjects causes people to become upset. You do not have to talk about any subjects you do not want to talk about. You may feel that there is potential risk in discussing issues related to your business experience. Great lengths will be taken to ensure the anonymity of remarks and observations by participants. For future

publication of results, participant identity and related business information will be masked.

BENEFITS

You may not get any direct benefit from this study, but, the information we learn from people in this study may help the researcher better how entrepreneur's learn. This perspective may also help entrepreneurship programs with their future curriculum planning.

COSTS

There are no costs for participating in this study other than the time you will spend with the interviewer.

CONFIDENTIALITY

Your responses to interview questions will remain private; however, information from the study and information from your interview and the consent form signed by you may be looked at or copied for research or legal purposes by Virginia Commonwealth University. Findings from this study may be presented at meetings or published in papers in addition to the dissertation document, but your name will not be used in these presentations or papers.

The interviews will be audio recorded, but no names will be recorded. At the beginning of the session, all participants will be asked to use a pseudonym so that no names are recorded. The digital files and the notes will be stored in a locked cabinet and a password-protected computer. Only the researcher will have access to the recordings and notes. After the study is completed, the recordings will be destroyed.

VOLUNTARY PARTICIPATION AND WITHDRAWAL

You do not have to participate in this study. If you choose to participate, you may stop at any time without any penalty. You may also choose not to answer particular questions that are asked in the study.

QUESTIONS

In the future, you may have questions about your participation in this study. If you have any questions, contact:

Dr. Terry Carter
 School of Education
 Virginia Commonwealth University
 Richmond, VA 23298
 Telephone: 804-827-2628

If you have any questions about your rights as a participant in this study, you may contact:

Office for Research
 Virginia Commonwealth University
 800 East Leigh Street, Suite 113
 P.O. Box 980568
 Richmond, VA 23298
 Telephone: 804-827-2157

You may also contact this number for general questions, concerns or complaints about the research. Please call this number if you cannot reach the research team or wish to talk to someone else. Additional information about participation in research studies can be found at <http://www.research.vcu.edu/irb/volunteers.htm>.

CONSENT

Individual Participant Consent: I have been given the chance to read this consent form. I understand the information about this study. Questions that I wanted to ask about the study have been answered. My signature says that I am willing to participate in this study.

Participant name printed

Participant signature

Date

Witness – Printed Name of Legally Authorized Representative (Study Investigator)

Witness - Investigator signature

Date

APPENDIX B: Research Recruitment Flyer

The Self-directed Learning of Women Entrepreneurs Volunteers Needed for a Research Study

WHO:

I am recruiting women entrepreneurs to participate in a research study. Women who are within the first four years of owning their own businesses are eligible. Business owners must be in sole proprietorships to be eligible.

WHY:

This research is being done to understand the ways women learn to manage their new business ventures.

BENEFITS AND RISKS:

You may or may not benefit from being in this study. Some participants may discover how they have learned to be effective business managers. The primary benefit is to contribute new knowledge about the self-directed learning of women entrepreneurs. If you take part in this study, you may help others in the future.

Neither you nor your business will be identified by name in any publication resulting from this study.

WHEN:

If you express interest in this study today, you will be contacted by telephone to determine if you fit the needs of the study. The research interview will be conducted at a time and place convenient to you, within the timeframe of the study. Interviews will likely take place during the months of June and July 2008.

WHAT:

You will be asked to participate in an audio-taped 90-minute interview with the research investigator. Follow-up questions may be asked either by email or telephone. You will be asked to review a printed transcript of your interview responses for accuracy.

HOW:

If you or anyone you know might be interested in participating, please contact us for more information.

Teresa J. Carter, Ed. D.
Study Advisor
Virginia Commonwealth University
804-827-2628
tjcarter@vcu.edu

Julie Carwile
Doctoral Candidate, Student Investigator
Virginia Commonwealth University
804-240-7433 or 804-594-1492
carwilejj@vcu.edu

APPENDIX C: Participant Screening Phone Interview Form

Hello, this is Julie Carwile from Virginia Commonwealth University. You gave me your business card at a recent [organization name] meeting. You expressed interest in participating in my study of learning experiences of women entrepreneurs. I'm calling to tell you a little more about the research study that I am conducting and to ask a few demographic questions about you and your business to see if you qualify as a potential study participant. Is this a good time to ask you a few questions?

- a) How long have you been engaged in your current business? _____
- b) During the course of running your business, have you encountered a gap in your knowledge or skill set that you actively and intentionally pursued learning? _____
- c) Are you willing to participate in a 90-minute taped interview? _____
- d) Are you willing to spend approximately 30-45 minutes reviewing the transcript of your interview? _____
- e) Do you have a business partner(s)? _____
- f) What is the type of business you are engaged in? _____
- g) Level of education _____
- h) Age _____
- h) Ethnicity _____

Thank you for taking the time to tell me a little more about yourself. Are there any questions that you want to ask me about possible participation in the research study?

Positive response to potential participant: What you have told me today leads me to believe that you will make an excellent potential participant for my study. I have a number of other individuals to talk to before I am able to make a definite commitment to you, however. May I contact you next week to talk further about your participation in the study? What day/time would be a good time for me to reach you?

Negative response to participants who do not meet the study qualifications:
Thank you so much for talking with me today. Unfortunately, I'm not going to be able to ask you to participate in this research study since some of the information you've shared with me today falls outside of the requirements for the study. I am sorry as I would have enjoyed learning more about your business. I thank you, however, for your interest and your time.

APPENDIX D: Thank You Letter to Participants

Dear [Participant Name],

I cannot adequately express my appreciation of your interest in my research study. I am so grateful to you for the time you spent in scheduling our interview, the time you gave during the interview, and the considerable effort you also expended in answering follow-up emails and reviewing the study's themes.

When I began the study interviews, I debated how best to express my appreciation to you. Eventually, inspired by reading a fiction book about knitting with my reading group, I decided to knit a scarf for you. Just as your entrepreneurial learning story inspired me, I hope you will be inspired by the story of how my knitting project evolved.

Even though my mother taught me how to knit when I was twelve years old, this knitting project forced me to pursue self-directed learning of my own in order to re-learn a number of simple knitting skills. My sources of learning included my mother, an expert knitter at my workplace, books on the subject, and the Internet. As my scarf pattern choices became more complex, I watched many short web-based videos demonstrating stitching methods. My mother and co-worker shared with me their knowledge about yarn fibers and the best sources for purchasing yarn. At my co-worker's recommendation, I joined an online community of knitters where I have received inspiration, encouragement, and knowledge.

Just by knitting for a brief time each day, I have rediscovered the joy of creating something. It is this kind of joy I believe you must experience when you strive in your

business every day. The scarf I have created for you was knitted in a pattern and yarn that I felt suited you. I hope you will enjoy it.

Again, I offer you my deepest appreciation for your time and the inspiration I gained from your story. I hope your business story will inspire many others to strike out on their own in a business endeavor.

Many thanks,

Julie Carwile

VITA

Julie Jones Carwile

United States Citizen

EDUCATION:

Virginia Commonwealth University	Richmond, VA
PhD, Education	August 2003 – May 2009
Virginia Commonwealth University	Richmond, VA
MS, Business, Concentration in Marketing	June 1987 – May 1994
Virginia Commonwealth University	Richmond, VA
BS, Marketing Education (cum laude)	January 1980 – May 1983

WORK EXPERIENCE:

2004 – present. John Tyler Community College. Associate Professor of Business.

2004 – present. Southside Virginia Community College. Adjunct Professor.

1999 – 2004. Southside Virginia Community College. Assistant Professor of Business.

1997 – 1999. Southside Virginia Community College. Adjunct Instructor.

1998 – present. Simple Style Web Design. Owner.

1988 – 1991. Chesterfield County Public Schools. Marketing/Fashion Merchandising Teacher.

Mutual of New York Insurance Company. Marketing Assistant. 1987 -1988

PUBLICATIONS:

Carwile, J. (Spring 2007). A Constructivist Approach to Online Teaching and Learning. *Inquiry*, 12(1), 68-73.